

**GOVERNMENT OF ANDHRA PRADESH**  
**ABSTRACT**

AGRICULTURE – Weather Based Crop Insurance Scheme (WBCIS) –  
Kharif-2011 – Notification for Cotton and Red Chilly Crops in certain  
Districts for implementation of the Scheme - Orders – Issued.

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**AGRICULTURE & CO-OPERATION (FP.II.1) DEPARTMENT**

**G.O.Rt.No. 789**

**Dated : 13.07.2011.**

**Read :**

1. From the Commissioner & Director of Agriculture, A.P., Hyderabad,  
Letter No.Crop.Ins.(2) 242/2011, dated :21.06.2011.

-oOo-

**ORDER:**

The following Notification shall be published in the A.P. State Gazette:

**NOTIFICATION**

The Government of Andhra Pradesh hereby notify the Cotton (Adilabad, Warangal, Khammam and Guntur Districts) and Red Chilly Crops (Warangal, Khammam and Guntur Districts) crops for implementation of pilot Weather Based Crop Insurance Scheme (WBCIS) during Kharif 2011 in Andhra Pradesh. The main features / Operational Modalities of the scheme and Term Sheets vide Annexure I to XV in respect of Cotton Crop Annexure I to XIII in respect of Red chilly crop are appended to this Order.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

V. NAGI REDDY  
PRINCIPAL SECRETARY TO GOVERNMENT

To  
The Commissioner of Printing & Stationery (Printing Wing),  
Chanchalguda, Hyderabad, with a request to publish the Notification in  
the A.P. Extraordinary Gazette and supply 10 copies of the same.

The Commissioner & Director of Agriculture, A.P., Hyderabad.

Copy to the Deputy General Manager AIC of India Limited, Hyderabad.  
Sf/Sc.

// FORWARDED BY ORDER //

SECTION OFFICER

**Notification of Cotton crop in Adilabad, Warangal, Khammam and Guntur  
Districts under Pilot Weather Based Crop Insurance Scheme  
during Kharif 2011 season.**

**THE MAIN FEATURES / OPERATIONAL MODALITIES**

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation of Ministry of Agriculture, Government of India vide their letter **ref.no.13011/01/2008-credit II dated 10<sup>th</sup> March, 2011**, Government of Andhra Pradesh is implementing WBCIS on Pilot basis during Kharif, 2011 season for **Cotton** crop in **Adilabad, Warangal, Khammam and Guntur** districts. This is in addition to the Groundnut crop in Kurnool, Anantapur, Y S R Kadapa and Chittoor districts being notified by Govt. of Andhra Pradesh under WBCIS for the current season.

**1. CROP NOTIFIED:**

**COTTON** which includes both Irrigated and Un-irrigated in the districts of **Adilabad, Warangal, Khammam** and **Guntur** for Kharif, 2011 season.

**2. REFERENCE WEATHER STATIONS:**

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding **APSDMS** (Andhra Pradesh State Disaster Mitigation Society) owned and operated Reference Weather Stations (**RWS**) and Back up Weather Stations (**BWS**) is annexed (annexure-**V, VI, VII, & VIII**). In case of non availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, **State Govt.** Mandal level **Rainguage** Stations/**IMD** Weather Stations will be considered for weather data updation.

**3. AREA APPROACH:**

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' for weather data. To the extent feasible, such Reference Unit Area shall be restricted to Mandal for notified weather parameters.

**4. CULTIVATORS ELIGIBLE FOR COVERAGE:**

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Crop i.e., Cotton either Irrigated or Un-irrigated in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

**Compulsory:** For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co.op Banks, Commercial Banks including private commercial Banks, RRB's etc.,) for the Notified Crop in a Reference Unit Area.

**Voluntary:** For NON-LOANEE CULTIVATORS i.e. those who do not have Sanctioned Credit Limit from any Financial Institution for the Notified Crop in a Reference Unit Area.

## 5. PERILS COVERED:

Following are the weather perils, which are deemed to cause “Adverse Weather Incidence” affecting crop health, leading to crop loss and would be covered under the Scheme:

1. DEFICIT RAINFAL
2. EXCESS RAINFALL
3. LOW TEMPERATURE

- 6. RISK PERIOD :** Risk period commences from 6<sup>th</sup> July, 2011 and the table containing the coverage periods at phases are given here:

**Table-1:** Coverage details:

S.No	Name of the cover	Phase	Period: From ---- to ----
1	Deficit Rainfall - I	Phase - 1	6 <sup>th</sup> July, 2011 to 5 <sup>th</sup> August, 2011
		Phase - 2	6 <sup>th</sup> August, 2011 to 15 <sup>th</sup> September, 2011
		Phase - 3	16 <sup>th</sup> September, 2011 to 31 <sup>st</sup> October, 2011
	Deficit Rainfall - II		6 <sup>th</sup> July, 2011 to 31 <sup>st</sup> August, 2011
2	Excess Rainfall	Phase - 1	6 <sup>th</sup> July, 2011 to 25 <sup>th</sup> August, 2011
		Phase - 2	26 <sup>th</sup> August, 2011 to 15 <sup>th</sup> October, 2011
		Phase - 3	16 <sup>th</sup> October, 2011 to 30 <sup>th</sup> November, 2011
3	Low Temperature		1 <sup>st</sup> December, 2011 to 31 <sup>st</sup> December, 2011

## 7. RISK ACCEPTANCE PERIOD:

From the date of notification till 31<sup>st</sup> July, 2011

- 8. SEASONALITY DISCIPLINE:** Seasonality Discipline and the broad cut-off dates are indicated below:

**Table-2:**

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers
1	Cut off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit – On or before 31 <sup>st</sup> July, 2011	Submission of Proposals on or before 31 <sup>st</sup> July, 2011
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 31 <sup>st</sup> August, 2011	On or before 15 <sup>th</sup> August, 2011
3	Insurance Intermediaries/Micro Insurance Agents to AIC of India Ltd.,		On or before 15 <sup>th</sup> August, 2011

## 9. COVERAGE PROCEDURE:

- (a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).
- (b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; Dept. of Agriculture/Horticulture, the Insurance Intermediaries, Micro Insurance Agents and Authorised Representative of AIC.
- (c) Nodal Bank Branches shall be paid by AIC a service charge of 5% on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.
- (d) Operational Modalities (Guidelines) to the Financial Institutions are annexed here(Annexure – XIII)

## 10. SUM INSURED (Stipulated):

**Rs.30,000/-** per hectare

**Loanee Applicant Cultivator's:** 'Area under cultivation' for the Notified Crop as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectre.

**Non-Loanee Cultivators:** The Cultivators shall declare the 'Area under cultivation' for Notified Crop in the Insurance Proposal Form. Non-loanee farmers will have flexibility to insure smaller amounts within maximum limit, but not less than 50% of maximum limit of Sum Insured.

## 11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

A ready reckoner of premium sharing, subsidy portion and farmer's Contribution is presented in the table. The farmer's contribution is only **50%** of the total premium i.e.**4.9%**of Sum insured. The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on 50:50 basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the premium in full including the subsidy component.

The premium (farmer's share) shall be remitted through Demand Draft favoring "AIC of India, A/c no.**008010200023922** payable at Hyderabad". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING PER HECTARE						
Name of the Crop	S.I per Hectare Rs./-	Actuarial Premium Rate	Premium Rs./-	Farmer Contribution Rs./-	Subsidy from A.P State Govt. Rs./-	Subsidy from Central Govt. Rs./-
<b>Cotton</b>	30,000	9.80%	2,940	<b>1,470</b>	735	735

TABLE SHOWING THE PREMIUM SHARING PER ACRE						
Name of the Crop	S.I per Acre Rs./-	Actuarial Premium Rate	Premium Rs./-	Farmer Contribution Rs./-	Subsidy from A.P State Govt. Rs./-	Subsidy from Central Govt. Rs./-
<b>Cotton</b>	12,000	9.80%	1,176	<b>588</b>	294	294

**12. COMPENSATION PAY-OUT:** Payout computation would be based on the notified weather parameters and the details of triggers are specified in the term sheet as shown in item 17. Maximum payout will be limited to Sum Insured.

**TRIGGER WEATHER:** Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of Cotton crop in different mandals of Adilabad, Warangal, Khammam and Guntur districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith (Annexure **I, II, III & IV**)

**13. SUBMISSION & STORING OF WEATHER DATA:** Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept. of Govt. of Andhra Pradesh to AIC on day to day basis for the season.

**REFERENCE WEATHER STATION:** This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which payouts are processed.

**BACK-UP WEATHER STATION:** It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable for any reason. Names of both Reference and Back-up Weather Stations are detailed in annexure.

**14. PAY-OUT DISBURSEMENT:**

- (a) Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.
- (b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Payouts would automatically be computed by AIC on the basis of Actual Weather Data received and the Pay-out would automatically be credited to the Insured's Bank Account.

**15. ADMINISTRATION OF THE SCHEME:**

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

**16. PUBLICITY & AWARENESS:**

Dept. of Agriculture/Horticulture would take up wide publicity and awareness camps in coordination with AIC to popularize the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

**17. TERM SHEET:**

The term sheets contain the details of triggers for deficiency in rainfall, excess rainfall and low temperature wherever applicable. The relevant term sheets are annexed here with (Annexure I, II, III and IV).

**18. LIMITATIONS & DISCLAIMERS:**

- (a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach" – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:
- (b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/personal statement/declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

**Enclosures:**

- |                   |  |
|-------------------|--|
| 1. Annexure I     | -- Mandal wise Term Sheets for Adilabad District           |
| 2. Annexure II    | -- Mandal wise Term Sheets for Warangal District           |
| 3. Annexure III   | -- Mandal wise Term Sheets for Khammam District            |
| 4. Annexure IV    | -- Mandal wise Term Sheets for Guntur District             |
| 5. Annexure V     | -- List of RUA/RWS/BWS for Adilabad District               |
| 6. Annexure VI    | -- List of RUA/RWS/BWS for Warangal District               |
| 7. Annexure VII   | -- List of RUA/RWS/BWS for Khammam District                |
| 8. Annexure VIII  | -- List of RUA/RWS/BWS for Guntur District                 |
| 9. Annexure IX    | -- WBCIS Proposal Form                                     |
| 10. Annexure X    | -- WBCIS Declaration Form (Loanee)                         |
| 11. Annexure XI   | -- WBCIS Declaration Form (Non-loanee)                     |
| 12. Annexure XII  | -- WBCIS Declaration Form (Insurance Intermediary)         |
| 13. Annexure XIII | -- WBCIS Guidelines for Bankers                            |
| 14. Annexure XIV  | -- Proforma of List of Cultivators for Loanee Farmers      |
| 15. Annexure XV   | -- Proforma of Lists of Cultivators for Non-loanee Farmers |

**Agriculture Insurance Company of India Ltd  
WEATHER BASED CROP INSURANCE SCHEME- 2011  
TERMSHEET**

Unit : Hectare  
**Annexure I**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Adilabad**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 200	1250	< 200	1250	< 50	500
< 130	3000	< 140	2500	< 30	1000
< 60	5000	< 80	5500	< 10	2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	175	200	100
Exit (mm)	275	300	200
Notional Payout (Rs./mm)	50.00	50.00	50.00
Maximum Payout (Rs.)	5000		

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Asifabad**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 160		1250		< 180		1250		< 60		500
	< 120		3000		< 120		2500		< 40		1000
	< 60		5000		< 70		5500		< 20		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive **3** days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			250			100		
Exit (mm)	300			350			103		
Notional Payout (Rs./mm)	0.00			0.00			0.00		
Maximum Payout (Rs.)	5000								

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **BAZARHATNOOR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 150	1250	< 225	1250	< 60	500
< 100	3000	< 150	2500	< 40	1000
< 50	5000	< 80	5500	< 20	2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	225	200	100
Exit (mm)	325	300	200
Notional Payout (Rs./mm)	50.00	50.00	50.00
Maximum Payout (Rs.)	5000		

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **BEJJUR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 150		1250		< 50		500
	< 75		3000		< 100		2500		< 25		1000
	< 25		6000		< 40		6000		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	4500
= 25	5000
= 26	6000
= 27	7000
>= 28	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	175			200			75		
Exit (mm)	275			300			175		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **BELA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 180		1250		< 160		1250		< 60		500
	< 120		3000		< 120		2500		< 40		1000
	< 60		5000		< 60		5500		< 15		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	4500
= 19	5000
= 20	6000
= 21	7000
>= 22	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			225			100		
Exit (mm)	275			300			175		
Notional Payout (Rs./mm)	66.67			66.67			66.67		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **BELLAMPALLI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 120		1250		< 30		500
	< 60		3000		< 80		2500		< 20		1000
	< 20		6000		< 30		6000		< 5		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	4500
= 27	5000
= 28	6000
= 29	7000
>= 30	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	175			225			100		
Exit (mm)	275			325			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **BHAINSA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 120		1250		< 30		500
	< 60		3000		< 80		2500		< 20		1000
	< 20		6000		< 30		6000		< 5		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	4500
= 27	5000
= 28	6000
= 29	7000
>= 30	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			250			100		
Exit (mm)	275			325			175		
Notional Payout (Rs./mm)	66.67			66.67			66.67		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Bhimini**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 120		1250		< 30		500
	< 60		3000		< 80		2500		< 20		1000
	< 20		6000		< 30		6000		< 5		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	4500
= 25	5000
= 26	6000
= 27	7000
>= 28	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			200			100		
Exit (mm)	300			300			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)	5000								

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **BOATH**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 180		1250		< 175		1250		< 60		500
	< 120		3000		< 125		2500		< 40		1000
	< 60		5000		< 60		5500		< 20		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	4500
= 17	5000
= 18	6000
= 19	7000
>= 20	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			250			100		
Exit (mm)	300			350			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)	5000								

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Chennur**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 225		1250		< 60		500
	< 150		3000		< 150		2500		< 40		1000
	< 80		5000		< 50		5500		< 20		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	4500
= 17	5000
= 18	6000
= 19	7000
>= 20	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	150			175			75		
Exit (mm)	250			275			175		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Dandepalli**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 180		1250		< 40		500
	< 90		3000		< 120		2500		< 25		1000
	< 40		5000		< 50		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	4500
= 25	5000
= 26	6000
= 27	7000
>= 28	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			250			100		
Exit (mm)	275			350			175		
Notional Payout (Rs./mm)	66.67			50.00			66.67		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **DEHAGAON**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 150		1250		< 50		500
	< 75		3000		< 100		2500		< 25		1000
	< 25		6000		< 40		6000		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	4500
= 25	5000
= 26	6000
= 27	7000
>= 28	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	175			200			75		
Exit (mm)	275			300			175		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Dilawarpur**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 180		1250		< 40		500
	< 90		3000		< 120		2500		< 25		1000
	< 40		5000		< 50		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			225			100		
Exit (mm)	300			325			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **GUDI HATNOOR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 150	1250	< 200	1250	< 40	500
< 90	3000	< 130	2500	< 25	1000
< 40	5000	< 50	5500	< 10	2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	4500
= 19	5000
= 20	6000
= 21	7000
>= 22	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	250	225	100
Exit (mm)	300	325	150
Notional Payout (Rs./mm)	100.00	50.00	100.00
Maximum Payout (Rs.)	5000		

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **ICHODA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 200		1250		< 40		500
	< 90		3000		< 120		2500		< 20		1000
	< 40		5000		< 50		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	4500
= 22	5000
= 23	6000
= 24	7000
>= 25	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			250			100		
Exit (mm)	300			350			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)	5000								

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **INDERVALLY**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 120		1250		< 30		500
	< 60		3000		< 80		2500		< 20		1000
	< 20		6000		< 30		6000		< 5		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			225			100		
Exit (mm)	275			300			175		
Notional Payout (Rs./mm)	66.67			66.67			66.67		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **JAINAD**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 200	1250	< 200	1250	< 50	500
< 150	3000	< 120	2500	< 30	1000
< 80	5000	< 50	5500	< 10	2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	175	250	75
Exit (mm)	275	350	175
Notional Payout (Rs./mm)	50.00	50.00	50.00
Maximum Payout (Rs.)	5000		

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **JAINOOR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 180		1250		< 150		1250		< 50		500
	< 125		3000		< 100		2500		< 30		1000
	< 60		5000		< 50		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			250			100		
Exit (mm)	300			350			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)	5000								

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **JAIPUR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 200		1250		< 30		500
	< 125		3000		< 125		2500		< 20		1000
	< 50		6000		< 50		6000		< 5		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 11	2000
= 12	2400
= 13	2800
= 14	3200
= 15	3600
= 16	4000
= 17	4500
= 18	5000
= 19	6000
= 20	7000
>= 21	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	150			200			75		
Exit (mm)	275			325			150		
Notional Payout (Rs./mm)	40.00			40.00			66.67		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Jannaram**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 225		1250		< 50		500
	< 125		3000		< 150		2500		< 30		1000
	< 50		5000		< 50		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	4500
= 19	5000
= 20	6000
= 21	7000
>= 22	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			225			100		
Exit (mm)	300			325			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)	5000								

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Kaddampeddur**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 180		1250		< 200		1250		< 50		500
	< 120		3000		< 140		2500		< 30		1000
	< 60		5000		< 80		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	4500
= 17	5000
= 18	6000
= 19	7000
>= 20	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			225			100		
Exit (mm)	300			325			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **KAGAZNAGAR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 180	1250	< 190	1250	< 60	500
< 120	3000	< 120	2500	< 40	1000
< 60	5000	< 70	5500	< 20	2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	175	200	100
Exit (mm)	275	300	200
Notional Payout (Rs./mm)	50.00	50.00	50.00
Maximum Payout (Rs.)	5000		

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Kasipet**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 180		1250		< 225		1250		< 60		500
	< 120		3000		< 150		2500		< 40		1000
	< 60		5000		< 75		5500		< 20		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	4500
= 17	5000
= 18	6000
= 19	7000
>= 20	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			225			100		
Exit (mm)	300			325			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **KERAMERI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 120		1250		< 30		500
	< 50		3000		< 80		2500		< 20		1000
	< 10		6000		< 30		6000		< 5		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	4500
= 27	5000
= 28	6000
= 29	7000
>= 30	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			250			100		
Exit (mm)	300			350			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)	5000								

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Khanpur**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 160		1250		< 200		1250		< 50		500
	< 110		3000		< 140		2500		< 30		1000
	< 50		5000		< 80		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	225			200			125		
Exit (mm)	325			300			225		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Kotapalle**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 250		1250		< 50		500
	< 125		3000		< 150		2500		< 30		1000
	< 75		5000		< 75		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	4500
= 17	5000
= 18	6000
= 19	7000
>= 20	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	175			200			75		
Exit (mm)	275			300			175		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Kouthala**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 180		1250		< 200		1250		< 60		500
	< 120		3000		< 140		2500		< 40		1000
	< 60		5000		< 80		5500		< 20		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	175			225			100		
Exit (mm)	275			325			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **KUBEER**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 225		1250		< 60		500
	< 80		3000		< 150		2500		< 40		1000
	< 40		5000		< 50		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	4500
= 22	5000
= 23	6000
= 24	7000
>= 25	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	175			200			100		
Exit (mm)	275			300			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **KUNTALA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 150	1250	< 180	1250	< 40	500
< 90	3000	< 120	2500	< 25	1000
< 40	5000	< 50	5500	< 10	2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	175	200	125
Exit (mm)	275	300	225
Notional Payout (Rs./mm)	50.00	50.00	50.00
Maximum Payout (Rs.)	5000		

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **LAXMANCHANDA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 120	1250	< 120	1250	< 40	500
< 60	3000	< 80	2500	< 20	1000
< 20	6000	< 30	6000	< 5	2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	175	225	100
Exit (mm)	275	325	200
Notional Payout (Rs./mm)	50.00	50.00	50.00
Maximum Payout (Rs.)	5000		

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **LOKESHWARAM**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 180		1250		< 40		500
	< 90		3000		< 120		2500		< 25		1000
	< 40		5000		< 50		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			225			100		
Exit (mm)	300			325			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)	5000								

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **LUXETTIPET**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 200	1250	< 200	1250	< 60	500
< 150	3000	< 120	2500	< 40	1000
< 80	5000	< 60	5500	< 20	2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	4500
= 19	5000
= 20	6000
= 21	7000
>= 22	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	200	225	100
Exit (mm)	275	300	175
Notional Payout (Rs./mm)	66.67	66.67	66.67
Maximum Payout (Rs.)	5000		

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **MAMDA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 150	1250	< 160	1250	< 40	500
< 90	3000	< 100	2500	< 20	1000
< 40	5000	< 40	5500	< 10	2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	200	225	100
Exit (mm)	275	300	175
Notional Payout (Rs./mm)	66.67	66.67	66.67
Maximum Payout (Rs.)	5000		

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Mancheriyal**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 200		1250		< 70		500
	< 60		3000		< 120		2500		< 40		1000
	< 20		6000		< 50		6000		< 20		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	4500
= 22	5000
= 23	6000
= 24	7000
>= 25	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			175			200			75
Exit (mm)			275			300			175
Notional Payout (Rs./mm)			50.00			50.00			50.00
Maximum Payout (Rs.)						5000			

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Mandamarri**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 180		1250		< 200		1250		< 50		500
	< 120		3000		< 140		2500		< 40		1000
	< 60		5000		< 80		5500		< 20		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	4500
= 19	5000
= 20	6000
= 21	7000
>= 22	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	175			200			100		
Exit (mm)	275			300			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **MUDHOLE**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 180		1250		< 40		500
	< 90		3000		< 120		2500		< 25		1000
	< 40		5000		< 50		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			225			100		
Exit (mm)	300			325			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **NARNOOR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 150	1250	< 250	1250	< 50	500
< 100	3000	< 150	2500	< 30	1000
< 50	5000	< 80	5500	< 20	2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	4500
= 19	5000
= 20	6000
= 21	7000
>= 22	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	175	200	100
Exit (mm)	275	300	200
Notional Payout (Rs./mm)	50.00	50.00	50.00
Maximum Payout (Rs.)	5000		

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Nennal**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 225		1250		< 40		500
	< 90		3000		< 150		2500		< 25		1000
	< 40		5000		< 50		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	4500
= 19	5000
= 20	6000
= 21	7000
>= 22	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	175			200			100		
Exit (mm)	275			300			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **NEREDIKONDA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 100	1250	< 180	1250	< 50	500
< 60	3000	< 80	2500	< 20	1000
< 20	6000	< 30	6000	< 5	2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	4500
= 27	5000
= 28	6000
= 29	7000
>= 30	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	200	200	125
Exit (mm)	300	300	225
Notional Payout (Rs./mm)	50.00	50.00	50.00
Maximum Payout (Rs.)	5000		

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Nirmal**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 180		1250		< 200		1250		< 60		500
	< 120		3000		< 140		2500		< 40		1000
	< 60		5000		< 80		5500		< 20		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	4500
= 19	5000
= 20	6000
= 21	7000
>= 22	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			225			100		
Exit (mm)	300			325			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)	5000								

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **REBBANA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 120		1250		< 180		1250		< 40		500
	< 80		3000		< 120		2500		< 25		1000
	< 40		5000		< 50		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			225			100		
Exit (mm)	300			325			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **SARANGAPUR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 140		1250		< 180		1250		< 40		500
	< 80		3000		< 120		2500		< 25		1000
	< 40		5000		< 50		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			225			125		
Exit (mm)	300			325			225		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)	5000								

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **SIRPUR(T)**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 250		1250		< 60		500
	< 150		3000		< 150		2500		< 40		1000
	< 80		5000		< 50		5500		< 20		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 11	2000
= 12	2400
= 13	2800
= 14	3200
= 15	3600
= 16	4000
= 17	4500
= 18	5000
= 19	6000
= 20	7000
>= 21	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			225			100		
Exit (mm)	300			325			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **SIRPUR (U)**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 200	1250	< 200	1250	< 40	500
< 150	3000	< 120	2500	< 20	1000
< 80	5000	< 50	5500	< 10	2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	200	250	100
Exit (mm)	300	350	200
Notional Payout (Rs./mm)	50.00	50.00	50.00
Maximum Payout (Rs.)	5000		

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **TALAMADUGU**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 160		1250		< 30		500
	< 60		3000		< 80		2500		< 20		1000
	< 20		6000		< 30		6000		< 5		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	4500
= 25	5000
= 26	6000
= 27	7000
>= 28	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	225			200			100		
Exit (mm)	325			300			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)	5000								

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Tamsi**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 200		1250		< 40		500
	< 150		3000		< 120		2500		< 20		1000
	< 80		5000		< 50		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	225			200			100		
Exit (mm)	325			300			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **TANDUR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 250		1250		< 60		500
	< 90		3000		< 150		2500		< 40		1000
	< 40		5000		< 50		5500		< 20		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	4500
= 19	5000
= 20	6000
= 21	7000
>= 22	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	175			200			100		
Exit (mm)	275			300			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)	5000								

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **TANOOR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 120		1250		< 225		1250		< 60		500
	< 80		3000		< 150		2500		< 40		1000
	< 30		5000		< 50		5500		< 20		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	4500
= 23	5000
= 24	6000
= 25	7000
>= 26	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	175			200			60		
Exit (mm)	275			300			160		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Tiryani**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 150	1250	< 250	1250	< 60	500
< 90	3000	< 150	2500	< 40	1000
< 40	5000	< 50	5500	< 20	2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	4500
= 17	5000
= 18	6000
= 19	7000
>= 20	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	175	200	60
Exit (mm)	275	300	160
Notional Payout (Rs./mm)	50.00	50.00	50.00
Maximum Payout (Rs.)	5000		

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **Utnoor**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 180		1250		< 200		1250		< 50		500
	< 120		3000		< 120		2500		< 30		1000
	< 60		5000		< 50		5500		< 10		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	225			225			100		
Exit (mm)	325			325			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **VEMANAPALLE**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 120		1250		< 30		500
	< 60		3000		< 80		2500		< 20		1000
	< 20		6000		< 30		6000		< 5		2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			225			100		
Exit (mm)	300			325			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure I. Contd.....**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **WANKDI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 160	1250	< 200	1250	< 40	500
< 120	3000	< 120	2500	< 20	1000
< 50	5000	< 50	5500	< 10	2500

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	4500
= 21	5000
= 22	6000
= 23	7000
>= 24	8000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	225	225	100
Exit (mm)	325	325	200
Notional Payout (Rs./mm)	50.00	50.00	50.00
Maximum Payout (Rs.)	5000		

**C. Low Temperature Coverage**

Period : **1-Dec** to **31-Dec**  
Index : Number of consecutive days having daily Minimum temperature < **5** °C

Strike (°C) =	2
Exit (mm)	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II**

Crop : **COTTON**

District : **Warangal**

Mandal: **ATHMAKUR**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 150		1250		< 90		500
	< 125		3000		< 90		2500		< 60		1500
	< 50		6000		< 40		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		300			300			175	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **BACHANNAPET**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 100		1250		< 80		500
	< 60		3000		< 50		2500		< 40		1500
	< 20		6000		< 20		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 17	2000
= 18	2400
= 19	2800
= 20	3200
= 21	3600
= 22	4000
= 23	5000
= 24	6000
= 25	7000
= 26	8000
>= 27	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			100	
Exit (mm)		350			300			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **BHOOPALPALLY**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 175		1250		< 90		500
	< 125		3000		< 125		2500		< 60		1500
	< 50		6000		< 50		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		200			175			75	
Exit (mm)		300			275			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **CHENNARAOPET**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 125		1250		< 90		500
	< 125		3000		< 75		2500		< 60		1500
	< 50		6000		< 40		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			125	
Exit (mm)		300			325			225	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **CHERIAL**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 100		1250		< 60		500
	< 60		3000		< 50		2500		< 40		1500
	< 20		6000		< 20		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 17	2000
= 18	2400
= 19	2800
= 20	3200
= 21	3600
= 22	4000
= 23	5000
= 24	6000
= 25	7000
= 26	8000
>= 27	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			125	
Exit (mm)		350			300			225	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **CHITYAL**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 175		1250		< 80		500
	< 125		3000		< 125		2500		< 50		1500
	< 50		6000		< 50		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		300			300			175	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **DEVERUPPLA**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 100		1250		< 60		500
	< 60		3000		< 50		2500		< 40		1500
	< 20		6000		< 20		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**  
Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		350			300			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **DHARMASAGAR**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 100		1250		< 60		500
	< 60		3000		< 50		2500		< 40		1500
	< 20		6000		< 20		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			125	
Exit (mm)		350			300			225	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **DORNAKAL**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 160		1250		< 100		500
	< 125		3000		< 110		2500		< 70		1500
	< 50		6000		< 50		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		300			300			175	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **DUGGONDI**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 150		1250		< 100		500
	< 125		3000		< 90		2500		< 70		1500
	< 50		6000		< 40		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			100	
Exit (mm)		300			300			200	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **ETURNAGARAM**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 200		1250		< 125		500
	< 125		3000		< 125		2500		< 75		1500
	< 50		6000		< 50		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			100	
Exit (mm)		300			300			200	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **GESSUGONDA**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 140		1250		< 80		500
	< 125		3000		< 90		2500		< 50		1500
	< 50		6000		< 50		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			100	
Exit (mm)		300			300			200	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **Ghanapur (Stn.)**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 160		1250		< 70		500
	< 75		3000		< 110		2500		< 40		1500
	< 30		6000		< 50		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			100	
Exit (mm)		300			300			225	
Notional Payout (Rs./mm)		100.00			50.00			40.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **Govindraopet**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 200		1250		< 90		500
	< 125		3000		< 125		2500		< 60		1500
	< 50		6000		< 50		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		300			300			175	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **GUDUR**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 200		1250		< 100		500
	< 125		3000		< 125		2500		< 70		1500
	< 50		6000		< 50		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		300			300			175	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **HANMAKONDA**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 125		1250		< 60		500
	< 75		3000		< 75		2500		< 40		1500
	< 30		6000		< 30		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			100	
Exit (mm)		300			300			200	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **HASANPARTHY**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 125		1250		< 60		500
	< 75		3000		< 75		2500		< 40		1500
	< 30		6000		< 30		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			100	
Exit (mm)		300			300			175	
Notional Payout (Rs./mm)		100.00			50.00			66.67	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **JANGAON**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 125		1250		< 70		500
	< 75		3000		< 75		2500		< 40		1500
	< 30		6000		< 30		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			100	
Exit (mm)		300			300			200	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **KESAMUDRAM**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 140		1250		< 70		500
	< 125		3000		< 100		2500		< 40		1500
	< 50		6000		< 50		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			100	
Exit (mm)		350			300			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **KHANAPUR**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 175		1250		< 90		500
	< 125		3000		< 125		2500		< 60		1500
	< 50		6000		< 50		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			175			60	
Exit (mm)		300			275			160	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **KODAKONDLA**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 160		1250		< 80		500
	< 75		3000		< 110		2500		< 50		1500
	< 30		6000		< 50		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			100	
Exit (mm)		300			300			200	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **KORVI**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 170		1250		< 100		500
	< 125		3000		< 120		2500		< 70		1500
	< 50		6000		< 50		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		300			300			175	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd  
WEATHER BASED CROP INSURANCE SCHEME- 2011  
TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **KOTHAGUDEM**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 175		1250		< 125		500
	< 125		3000		< 125		2500		< 80		1500
	< 50		6000		< 50		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		200			175			75	
Exit (mm)		300			275			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **LINGALAGHANAPUR**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 140		1250		< 80		500
	< 75		3000		< 90		2500		< 50		1500
	< 25		6000		< 30		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	225			200			75		
Exit (mm)	325			300			175		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **MADDUR**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 125		1250		< 70		500
	< 75		3000		< 75		2500		< 40		1500
	< 25		6000		< 25		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			100	
Exit (mm)		350			325			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd  
WEATHER BASED CROP INSURANCE SCHEME- 2011  
TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **MAHABOOBABAD**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 175		1250		< 80		500
	< 125		3000		< 125		2500		< 50		1500
	< 50		6000		< 50		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			75	
Exit (mm)		350			325			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **MANGAPET**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 175		1250		< 80		500
	< 125		3000		< 125		2500		< 50		1500
	< 50		6000		< 50		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 11	2000
= 12	2400
= 13	2800
= 14	3200
= 15	3600
= 16	4000
= 17	5000
= 18	6000
= 19	7000
= 20	8000
>= 21	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		350			300			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **MARRIPEDA**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 175		1250		< 80		500
	< 125		3000		< 125		2500		< 50		1500
	< 50		6000		< 50		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		200			175			60	
Exit (mm)		300			275			160	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **MOGULLAPALLY**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 125		1250		< 60		500
	< 75		3000		< 75		2500		< 40		1500
	< 25		6000		< 25		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			100	
Exit (mm)		350			325			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **MULUGU GHANPUR**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 160		1250		< 80		500
	< 125		3000		< 120		2500		< 50		1500
	< 50		6000		< 50		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			75	
Exit (mm)		350			325			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **MULUGU**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 225		1250		< 225		1250		< 100		500
	< 150		3000		< 150		2500		< 60		1500
	< 75		6000		< 75		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			75	
Exit (mm)		350			325			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **NALLABELLI**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 250		1250		< 100		500
	< 125		3000		< 175		2500		< 70		1500
	< 75		6000		< 75		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			250			200			75
Exit (mm)			350			300			175
Notional Payout (Rs./mm)			50.00			50.00			50.00
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **NARMETTA**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 125		1250		< 60		500
	< 75		3000		< 75		2500		< 40		1500
	< 25		6000		< 25		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			100	
Exit (mm)		350			325			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **NARSAMPET**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 200		1250		< 90		500
	< 125		3000		< 125		2500		< 50		1500
	< 50		6000		< 50		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		350			300			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **NARSIMLUPETA**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 160		1250		< 70		500
	< 75		3000		< 110		2500		< 40		1500
	< 50		6000		< 50		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			100	
Exit (mm)		350			325			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd  
WEATHER BASED CROP INSURANCE SCHEME- 2011  
TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **NEKKONDA**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 160		1250		< 80		500
	< 125		3000		< 110		2500		< 50		1500
	< 50		6000		< 50		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			100	
Exit (mm)		350			325			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **NELLIKUDURU**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 200		1250		< 100		500
	< 125		3000		< 125		2500		< 70		1500
	< 50		6000		< 50		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		350			300			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **PALAKURTHY**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 160		1250		< 90		500
	< 75		3000		< 110		2500		< 50		1500
	< 25		6000		< 50		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			100	
Exit (mm)		300			300			200	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **PARKAL**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 200		1250		< 80		500
	< 125		3000		< 140		2500		< 50		1500
	< 50		6000		< 60		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		300			300			175	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **PARVATHGIRI**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 150		1250		< 80		500
	< 75		3000		< 100		2500		< 50		1500
	< 30		6000		< 50		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			250			200			100
Exit (mm)			300			300			200
Notional Payout (Rs./mm)			100.00			50.00			50.00
Maximum Payout (Rs.)									5000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **RAGUNATHAPALLY**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 125		1250		< 80		500
	< 75		3000		< 75		2500		< 50		1500
	< 25		6000		< 25		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			100	
Exit (mm)		300			300			200	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **RAYPARTHY**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 125		1250		< 80		500
	< 75		3000		< 75		2500		< 50		1500
	< 25		6000		< 25		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		300			300			175	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **REGONDA**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 140		1250		< 60		500
	< 125		3000		< 90		2500		< 40		1500
	< 50		6000		< 40		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		300			300			175	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **SANGAM**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 160		1250		< 80		500
	< 125		3000		< 110		2500		< 50		1500
	< 50		6000		< 50		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			100	
Exit (mm)		300			300			200	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **SHAYAMPET**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 200		1250		< 100		500
	< 140		3000		< 140		2500		< 70		1500
	< 60		6000		< 60		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		300			300			175	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **Tadvai**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 250		1250		< 80		500
	< 140		3000		< 175		2500		< 50		1500
	< 60		6000		< 75		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			250			200			100
Exit (mm)			300			300			200
Notional Payout (Rs./mm)			100.00			50.00			50.00
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **THORRUR**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 150		1250		< 100		500
	< 75		3000		< 100		2500		< 70		1500
	< 25		6000		< 50		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		300			300			175	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **VENKATAPUR**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 175		1250		< 80		500
	< 140		3000		< 125		2500		< 50		1500
	< 50		6000		< 50		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			75	
Exit (mm)		300			300			175	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **WARANGAL**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 125		1250		< 60		500
	< 75		3000		< 75		2500		< 40		1500
	< 30		6000		< 30		6000		< 10		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			100	
Exit (mm)		300			300			200	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **WARDHANNAPET**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 125		1250		< 80		500
	< 75		3000		< 75		2500		< 50		1500
	< 25		6000		< 25		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			200			75		
Exit (mm)	300			300			175		
Notional Payout (Rs./mm)	100.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare  
**Annexure II. Contd....**

Crop : **COTTON**

District : **Warangal**

Mandal: **ZAFFERGADH**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 125		1250		< 80		500
	< 75		3000		< 75		2500		< 50		1500
	< 25		6000		< 25		6000		< 20		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			200			75		
Exit (mm)	300			300			175		
Notional Payout (Rs./mm)	100.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **ASWAPURAM**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 175		1250		< 60		500
	< 140		3000		< 100		2500		< 40		1500
	< 80		6000		< 50		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		175			150			75	
Exit (mm)		275			250			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **ASWARAOPETA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 200		1250		< 100		500
	< 125		3000		< 120		2500		< 60		1500
	< 75		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		175			200			75	
Exit (mm)		275			300			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **BAYYARAM**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 200		1250		< 80		500
	< 100		3000		< 120		2500		< 50		1500
	< 50		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	150			175			75		
Exit (mm)	250			275			175		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **BHADRACHALAM**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 200	1250	< 200	1250	< 80	500
< 150	3000	< 120	2500	< 50	1500
< 80	6000	< 60	6000	< 20	3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	100	75	50
Exit (mm)	175	175	150
Notional Payout (Rs./mm)	66.67	50.00	50.00
Maximum Payout (Rs.)	5000		

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **BONAKAL**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 150	1250	< 200	1250	< 60	500
< 100	3000	< 140	2500	< 40	1500
< 50	6000	< 80	6000	< 20	3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	125	200	100
Exit (mm)	200	300	200
Notional Payout (Rs./mm)	66.67	50.00	50.00
Maximum Payout (Rs.)	5000		

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **BURGAMPAD**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 200		1250		< 60		500
	< 100		3000		< 140		2500		< 40		1500
	< 50		6000		< 80		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			150			200			100
Exit (mm)			250			300			200
Notional Payout (Rs./mm)			50.00			50.00			50.00
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **CHANDRUGONDA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 150		1250		< 70		500
	< 90		3000		< 100		2500		< 40		1500
	< 50		6000		< 50		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			150			175			75
Exit (mm)			250			275			175
Notional Payout (Rs./mm)			50.00			50.00			50.00
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **CHERLA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 125	1250	< 150	1250	< 70	500
< 75	3000	< 100	2500	< 40	1500
< 50	6000	< 50	6000	< 20	3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	225	250	100
Exit (mm)	300	350	200
Notional Payout (Rs./mm)	66.67	50.00	50.00
Maximum Payout (Rs.)	5000		

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **CHINTAKANI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 150	1250	< 200	1250	< 60	500
< 100	3000	< 140	2500	< 40	1500
< 50	6000	< 80	6000	< 20	3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	125	200	100
Exit (mm)	200	300	200
Notional Payout (Rs./mm)	66.67	50.00	50.00
Maximum Payout (Rs.)	5000		

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **Chintoor**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 200		1250		< 70		500
	< 75		3000		< 125		2500		< 40		1500
	< 50		6000		< 50		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		200			200			100	
Exit (mm)		300			275			200	
Notional Payout (Rs./mm)		50.00			66.67			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **DAMMAPETA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 200		1250		< 100		500
	< 150		3000		< 120		2500		< 60		1500
	< 80		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			200			250			100
Exit (mm)			300			350			200
Notional Payout (Rs./mm)			50.00			50.00			50.00
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **DUMMUGUDEM**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 200		1250		< 70		500
	< 90		3000		< 125		2500		< 40		1500
	< 50		6000		< 50		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			200			200			100
Exit (mm)			300			275			200
Notional Payout (Rs./mm)			50.00			66.67			50.00
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **ENKUR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 140		1250		< 175		1250		< 70		500
	< 100		3000		< 100		2500		< 40		1500
	< 60		6000		< 50		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			150			175			75
Exit (mm)			250			275			150
Notional Payout (Rs./mm)			50.00			50.00			66.67
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **GARLA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 200		1250		< 80		500
	< 90		3000		< 120		2500		< 50		1500
	< 40		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			200			225			100
Exit (mm)			250			325			200
Notional Payout (Rs./mm)			100.00			50.00			50.00
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **GUNDALA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 225	1250	< 200	1250	< 75	500
< 150	3000	< 100	2500	< 50	1500
< 80	6000	< 50	6000	< 25	3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	125	150	75
Exit (mm)	200	250	175
Notional Payout (Rs./mm)	66.67	50.00	50.00
Maximum Payout (Rs.)	5000		

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **JULURPAD**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 175		1250		< 80		500
	< 100		3000		< 120		2500		< 50		1500
	< 50		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	150			175			75		
Exit (mm)	250			275			175		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **KALLUR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 180		1250		< 225		1250		< 100		500
	< 120		3000		< 150		2500		< 60		1500
	< 50		6000		< 75		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	125			175			75		
Exit (mm)	200			275			175		
Notional Payout (Rs./mm)	66.67			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **KAMEPALLI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 175		1250		< 80		500
	< 100		3000		< 125		2500		< 40		1500
	< 50		6000		< 80		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	125			175			100		
Exit (mm)	200			275			200		
Notional Payout (Rs./mm)	66.67			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **KHAMMAM(RURAL)**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 250		1250		< 80		500
	< 150		3000		< 150		2500		< 50		1500
	< 80		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			150			175			60
Exit (mm)			250			275			160
Notional Payout (Rs./mm)			50.00			50.00			50.00
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **KHAMMAM URBAN**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 200		1250		< 80		500
	< 100		3000		< 120		2500		< 50		1500
	< 50		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	150			175			75		
Exit (mm)	250			275			175		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **KONIJERLA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 180		1250		< 225		1250		< 80		500
	< 120		3000		< 150		2500		< 50		1500
	< 50		6000		< 75		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	150			175			75		
Exit (mm)	200			275			175		
Notional Payout (Rs./mm)	100.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **KOTHAGUDEM**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 175	1250	< 150	1250	< 60	500
< 130	3000	< 100	2500	< 40	1500
< 80	6000	< 50	6000	< 20	3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	200	175	125
Exit (mm)	300	275	225
Notional Payout (Rs./mm)	50.00	50.00	50.00
Maximum Payout (Rs.)	5000		

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **KUKUNUR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 200		1250		< 60		500
	< 150		3000		< 120		2500		< 40		1500
	< 80		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		150			175			75	
Exit (mm)		250			275			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **KUNAVARAM**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 200		1250		< 100		500
	< 150		3000		< 120		2500		< 60		1500
	< 80		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			175			200			75
Exit (mm)			275			300			175
Notional Payout (Rs./mm)			50.00			50.00			50.00
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **KUSUMANCHI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 200		1250		< 60		500
	< 100		3000		< 140		2500		< 40		1500
	< 50		6000		< 80		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		125			175			100	
Exit (mm)		200			275			200	
Notional Payout (Rs./mm)		66.67			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **MADHIRA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 200		1250		< 60		500
	< 100		3000		< 140		2500		< 40		1500
	< 50		6000		< 80		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	125			200			100		
Exit (mm)	200			300			200		
Notional Payout (Rs./mm)	66.67			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **MANUGUR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 200		1250		< 50		500
	< 140		3000		< 100		2500		< 40		1500
	< 80		6000		< 50		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			150			175			100
Exit (mm)			250			275			200
Notional Payout (Rs./mm)			50.00			50.00			50.00
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **MUDIGONDA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 140		1250		< 175		1250		< 70		500
	< 100		3000		< 100		2500		< 40		1500
	< 60		6000		< 50		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			150			175			75
Exit (mm)			250			275			150
Notional Payout (Rs./mm)			50.00			50.00			66.67
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **MULAKALAPALLI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 225		1250		< 250		1250		< 120		500
	< 150		3000		< 150		2500		< 75		1500
	< 80		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 8	2000
= 9	2400
= 10	2800
= 11	3200
= 12	3600
= 13	4000
= 14	5000
= 15	6000
= 16	7000
= 17	8000
>= 18	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		175			200			75	
Exit (mm)		275			300			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **NELAKONDAPALLI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 150	1250	< 200	1250	< 80	500
< 100	3000	< 125	2500	< 40	1500
< 50	6000	< 50	6000	< 20	3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	150	175	75
Exit (mm)	250	275	175
Notional Payout (Rs./mm)	50.00	50.00	50.00
Maximum Payout (Rs.)	5000		

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **PALWANCHA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 200		1250		< 80		500
	< 150		3000		< 120		2500		< 50		1500
	< 80		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			175			200			75
Exit (mm)			275			300			175
Notional Payout (Rs./mm)			50.00			50.00			50.00
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **PENUBALLI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 180		1250		< 60		500
	< 100		3000		< 140		2500		< 40		1500
	< 50		6000		< 80		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	150			175			75		
Exit (mm)	250			275			175		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **PINAPAKA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 200		1250		< 80		500
	< 150		3000		< 120		2500		< 50		1500
	< 80		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		175			200			75	
Exit (mm)		275			300			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **Sathupalle**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 140		1250		< 125		1250		< 100		500
	< 100		3000		< 80		2500		< 50		1500
	< 60		6000		< 40		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		200			175			100	
Exit (mm)		300			275			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **SINGARENI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 200		1250		< 80		500
	< 150		3000		< 120		2500		< 50		1500
	< 80		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			150			175			75
Exit (mm)			275			275			175
Notional Payout (Rs./mm)			40.00			50.00			50.00
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **TALLADA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 175		1250		< 225		1250		< 100		500
	< 125		3000		< 120		2500		< 50		1500
	< 80		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		175			200			75	
Exit (mm)		275			300			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **TEKULAPALLI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 200		1250		< 100		500
	< 150		3000		< 120		2500		< 60		1500
	< 80		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		175			200			75	
Exit (mm)		275			300			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **TIRUMALAYAPALEM**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 150	1250	< 175	1250	< 70	500
< 90	3000	< 125	2500	< 40	1500
< 40	6000	< 50	6000	< 20	3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	150	175	75
Exit (mm)	250	275	175
Notional Payout (Rs./mm)	50.00	50.00	50.00
Maximum Payout (Rs.)	5000		

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **V R PURAM**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 140		1250		< 150		1250		< 70		500
	< 100		3000		< 100		2500		< 40		1500
	< 60		6000		< 50		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			175			200			75
Exit (mm)			275			275			150
Notional Payout (Rs./mm)			50.00			66.67			66.67
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **VELAIRPAD**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 140		1250		< 150		1250		< 70		500
	< 100		3000		< 100		2500		< 40		1500
	< 60		6000		< 50		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			150			200			75
Exit (mm)			250			275			150
Notional Payout (Rs./mm)			50.00			66.67			66.67
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **VEMSOOR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 200		1250		< 60		500
	< 100		3000		< 140		2500		< 40		1500
	< 50		6000		< 80		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	125			175			100		
Exit (mm)	200			275			200		
Notional Payout (Rs./mm)	66.67			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **VENKATAPURAM**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 120		1250		< 200		1250		< 60		500
	< 80		3000		< 125		2500		< 40		1500
	< 40		6000		< 50		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			250			200			100
Exit (mm)			350			300			200
Notional Payout (Rs./mm)			50.00			50.00			50.00
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **WAZEED**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 250		1250		< 250		1250		< 60		500
	< 150		3000		< 150		2500		< 40		1500
	< 80		6000		< 50		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		175			200			100	
Exit (mm)		275			300			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **WYRA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 200		1250		< 225		1250		< 60		500
	< 125		3000		< 150		2500		< 40		1500
	< 50		6000		< 75		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	125			175			100		
Exit (mm)	200			275			200		
Notional Payout (Rs./mm)	66.67			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **YELLANDHU**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 200		1250		< 80		500
	< 100		3000		< 120		2500		< 50		1500
	< 50		6000		< 60		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)			200			175			75
Exit (mm)			300			275			175
Notional Payout (Rs./mm)			50.00			50.00			50.00
Maximum Payout (Rs.)						5000			

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure III. Contd....**

Crop : **COTTON**

District : **KHAMMAM**

Mandal: **YERRUPALEM**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul to 5-Aug	Phase2	6-Aug to 15-Sep	Phase3	16-Sep to 31-Oct
Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
< 150	1250	< 200	1250	< 60	500
< 100	3000	< 140	2500	< 40	1500
< 50	6000	< 80	6000	< 20	3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
Strike (mm)	125	175	100
Exit (mm)	200	275	200
Notional Payout (Rs./mm)	66.67	50.00	50.00
Maximum Payout (Rs.)	5000		

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV**

Crop : **COTTON**

District : **Guntur**

Mandal: **AMARAVATHI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 120		1250		< 140		500
	< 50		3000		< 70		2500		< 80		1500
	< 20		6000		< 40		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			125	
Exit (mm)		300			300			225	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **AMARTHALUR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 120		1250		< 140		1250		< 140		500
	< 60		3000		< 70		2500		< 80		1500
	< 20		6000		< 40		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			125	
Exit (mm)		300			250			225	
Notional Payout (Rs./mm)		100.00			100.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **ATCHAMPET**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 120		1250		< 140		500
	< 50		3000		< 70		2500		< 80		1500
	< 20		6000		< 40		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 17	2000
= 18	2400
= 19	2800
= 20	3200
= 21	3600
= 22	4000
= 23	5000
= 24	6000
= 25	7000
= 26	8000
>= 27	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			125	
Exit (mm)		300			300			225	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **BAPATLA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 140		1250		< 140		500
	< 60		3000		< 80		2500		< 80		1500
	< 20		6000		< 30		6000		< 30		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			125	
Exit (mm)		350			325			225	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **BELLAMKONDA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 120		1250		< 150		1250		< 150		500
	< 70		3000		< 80		2500		< 80		1500
	< 30		6000		< 40		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		200			250			125	
Exit (mm)		300			350			225	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **BHATTIPROLU**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 200		1250		< 175		500
	< 90		3000		< 125		2500		< 125		1500
	< 30		6000		< 40		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			125	
Exit (mm)		350			325			225	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **BOLLAPALLE**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 60		1250		< 120		1250		< 130		500
	< 40		3000		< 70		2500		< 80		1500
	< 20		6000		< 40		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			300			175		
Exit (mm)	350			350			275		
Notional Payout (Rs./mm)	50.00			100.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **CHEBROLU**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 60		1250		< 100		1250		< 140		500
	< 40		3000		< 60		2500		< 80		1500
	< 20		6000		< 30		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			300			175	
Exit (mm)		300			350			275	
Notional Payout (Rs./mm)		100.00			100.00			50.00	
Maximum Payout (Rs.)									5000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **CHERUKUPALLI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 60		1250		< 120		1250		< 150		500
	< 40		3000		< 70		2500		< 80		1500
	< 20		6000		< 40		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			300			175	
Exit (mm)		300			350			275	
Notional Payout (Rs./mm)		100.00			100.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **CHILAKALURIPET**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 60		1250		< 120		1250		< 120		500
	< 40		3000		< 70		2500		< 80		1500
	< 20		6000		< 40		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			125	
Exit (mm)		350			325			200	
Notional Payout (Rs./mm)		50.00			50.00			66.67	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **DACHEPALLE**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 60		1250		< 120		1250		< 120		500
	< 40		3000		< 70		2500		< 80		1500
	< 20		6000		< 40		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			100	
Exit (mm)		300			325			200	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **DUGGIRALA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 140		1250		< 140		1250		< 100		500
	< 80		3000		< 80		2500		< 60		1500
	< 30		6000		< 30		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		175			150			100	
Exit (mm)		275			250			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **DURGI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 60		1250		< 120		1250		< 120		500
	< 40		3000		< 70		2500		< 80		1500
	< 20		6000		< 40		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			100	
Exit (mm)		300			300			200	
Notional Payout (Rs./mm)		100.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **EDLAPADU**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 60		1250		< 120		1250		< 140		500
	< 30		3000		< 70		2500		< 80		1500
	< 10		6000		< 40		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			125	
Exit (mm)		350			300			225	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)									5000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **Guntur**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 140		1250		< 150		1250		< 100		500
	< 70		3000		< 100		2500		< 60		1500
	< 30		6000		< 50		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			200			100		
Exit (mm)	350			300			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **GURAZALA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 60		1250		< 120		1250		< 120		500
	< 30		3000		< 70		2500		< 60		1500
	< 10		6000		< 40		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			200			125		
Exit (mm)	350			300			225		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **IPUR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 60		1250		< 120		1250		< 130		500
	< 30		3000		< 70		2500		< 80		1500
	< 10		6000		< 40		6000		< 30		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			200			125		
Exit (mm)	350			300			225		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **KAKUMANU**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 125		1250		< 140		500
	< 60		3000		< 75		2500		< 75		1500
	< 30		6000		< 30		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			225			150		
Exit (mm)	350			325			250		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **KAREMPUDI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 60		1250		< 120		1250		< 120		500
	< 30		3000		< 70		2500		< 70		1500
	< 10		6000		< 40		6000		< 30		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			200			125		
Exit (mm)	350			300			225		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **KARLAPALEM**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 140		1250		< 140		500
	< 60		3000		< 80		2500		< 80		1500
	< 20		6000		< 30		6000		< 30		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			225			125		
Exit (mm)	350			325			225		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **KOLLIPARA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 140		1250		< 140		1250		< 100		500
	< 80		3000		< 80		2500		< 60		1500
	< 30		6000		< 30		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		175			150			100	
Exit (mm)		275			250			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **KOLLUR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 200		1250		< 175		500
	< 90		3000		< 125		2500		< 125		1500
	< 30		6000		< 40		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			225			125		
Exit (mm)	350			325			225		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **KROSUR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 150		1250		< 140		500
	< 60		3000		< 90		2500		< 80		1500
	< 20		6000		< 40		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			200			125		
Exit (mm)	350			300			225		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **MACHAVARAM**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 70		1250		< 120		1250		< 120		500
	< 40		3000		< 70		2500		< 70		1500
	< 10		6000		< 40		6000		< 30		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			200			125		
Exit (mm)	350			300			225		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **MACHERLA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 60		1250		< 100		1250		< 100		500
	< 30		3000		< 60		2500		< 60		1500
	< 10		6000		< 30		6000		< 30		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			125	
Exit (mm)		350			300			225	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)									5000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **Mangalagiri**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 160		1250		< 110		500
	< 90		3000		< 90		2500		< 60		1500
	< 30		6000		< 40		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		175			150			100	
Exit (mm)		275			250			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **MEDIKONDURU**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 160		1250		< 100		500
	< 80		3000		< 90		2500		< 60		1500
	< 30		6000		< 40		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		175			150			100	
Exit (mm)		275			250			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **MUPPALA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 140		1250		< 160		1250		< 100		500
	< 80		3000		< 90		2500		< 60		1500
	< 30		6000		< 40		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		175			125			75	
Exit (mm)		275			225			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **NADENDLA**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 90		1250		< 125		1250		< 140		500
	< 50		3000		< 75		2500		< 75		1500
	< 20		6000		< 30		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			225			150		
Exit (mm)	350			325			250		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **NAGARAM**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 125		1250		< 140		500
	< 60		3000		< 75		2500		< 75		1500
	< 30		6000		< 30		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		275		225			150		
Exit (mm)		375		325			250		
Notional Payout (Rs./mm)		50.00		50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **NAKREKALLU**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 125		1250		< 125		500
	< 60		3000		< 75		2500		< 75		1500
	< 30		6000		< 30		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		150			175			100	
Exit (mm)		250			275			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)									5000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **NARASARAOPET**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 125		1250		< 125		500
	< 60		3000		< 75		2500		< 75		1500
	< 30		6000		< 30		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			150	
Exit (mm)		350			325			250	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **NIZAMPATNAM**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 125		1250		< 140		500
	< 60		3000		< 75		2500		< 75		1500
	< 30		6000		< 30		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 17	2000
= 18	2400
= 19	2800
= 20	3200
= 21	3600
= 22	4000
= 23	5000
= 24	6000
= 25	7000
= 26	8000
>= 27	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			225			150		
Exit (mm)	350			325			250		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **NUZENDLA**

**A. Deficit Rainfall Coverage**

I Period : 11-Jul to 31-Oct

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 75		1250		< 100		1250		< 140		500
	< 50		3000		< 60		2500		< 75		1500
	< 20		6000		< 20		6000		< 30		3000

II Period : 11-Jul to 20-Aug

Number of Dry Days	Incremental Payout (Rs)
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

**B. Excess Rainfall Coverage**

Period : 6-Jul to 30-Nov

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			225			150		
Exit (mm)	350			325			250		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **PEDAKAKANI**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 150		1250		< 125		1250		< 150		500
	< 100		3000		< 75		2500		< 75		1500
	< 50		6000		< 30		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		200			175			75	
Exit (mm)		300			275			175	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **Pedakurapadu**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 125		1250		< 140		500
	< 60		3000		< 75		2500		< 75		1500
	< 30		6000		< 30		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			150	
Exit (mm)		350			325			250	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **PEDANANDIPADU**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 150		1250		< 140		500
	< 60		3000		< 75		2500		< 75		1500
	< 30		6000		< 30		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			225			150		
Exit (mm)	350			325			250		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **PHIRANGIPURAM**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 125		1250		< 140		500
	< 60		3000		< 75		2500		< 75		1500
	< 30		6000		< 30		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 17	2000
= 18	2400
= 19	2800
= 20	3200
= 21	3600
= 22	4000
= 23	5000
= 24	6000
= 25	7000
= 26	8000
>= 27	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			150	
Exit (mm)		350			325			250	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **PIDUGURALLA**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 125		1250		< 125		500
	< 60		3000		< 75		2500		< 75		1500
	< 30		6000		< 30		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250		225				150	
Exit (mm)		350		325				250	
Notional Payout (Rs./mm)		50.00		50.00				50.00	
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **PITTALAVARIPALE**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 140		1250		< 125		1250		< 140		500
	< 80		3000		< 75		2500		< 75		1500
	< 30		6000		< 30		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			100	
Exit (mm)		350			325			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **Ponnur**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 125		1250		< 140		500
	< 60		3000		< 75		2500		< 75		1500
	< 30		6000		< 30		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			150	
Exit (mm)		350			325			250	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **PRATHIPADU**

**A. Deficit Rainfall Coverage**

I Period : 11-Jul to 31-Oct

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 80		1250		< 125		1250		< 120		500
	< 50		3000		< 75		2500		< 60		1500
	< 10		6000		< 30		6000		< 30		3000

II Period : 11-Jul to 20-Aug

Number of Dry Days	Incremental Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

**B. Excess Rainfall Coverage**

Period : 6-Jul to 30-Nov

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	250			225			175		
Exit (mm)	350			325			275		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **RAJUPALEM**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 150		1250		< 125		500
	< 60		3000		< 100		2500		< 75		1500
	< 30		6000		< 50		6000		< 30		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	225			200			100		
Exit (mm)	325			300			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **RENTACHINTALA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 60		1250		< 120		1250		< 100		500
	< 40		3000		< 70		2500		< 60		1500
	< 20		6000		< 20		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 19	2000
= 20	2400
= 21	2800
= 22	3200
= 23	3600
= 24	4000
= 25	5000
= 26	6000
= 27	7000
= 28	8000
>= 29	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		200			175			125	
Exit (mm)		300			275			225	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **Repalli**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 110		1250		< 125		1250		< 140		500
	< 60		3000		< 75		2500		< 75		1500
	< 30		6000		< 30		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			175	
Exit (mm)		350			300			275	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **ROMPICHERLA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 60		1250		< 100		1250		< 100		500
	< 40		3000		< 50		2500		< 60		1500
	< 20		6000		< 20		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		200			175			125	
Exit (mm)		300			275			225	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **Sattenapalli**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 110		1250		< 125		1250		< 140		500
	< 70		3000		< 75		2500		< 75		1500
	< 30		6000		< 30		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		225			175			125	
Exit (mm)		325			275			225	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **SAVALYAPURAM**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 75		1250		< 100		1250		< 100		500
	< 50		3000		< 50		2500		< 60		1500
	< 20		6000		< 20		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	200			175			100		
Exit (mm)	300			275			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **TSUNDURU (CHUNDURU)**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 60		1250		< 100		1250		< 140		500
	< 40		3000		< 60		2500		< 80		1500
	< 20		6000		< 30		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			300			175	
Exit (mm)		300			350			275	
Notional Payout (Rs./mm)		100.00			100.00			50.00	
Maximum Payout (Rs.)									5000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **TADEPALLE**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 150		1250		< 140		500
	< 75		3000		< 100		2500		< 90		1500
	< 30		6000		< 40		6000		< 30		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		200			175			100	
Exit (mm)		300			275			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **TADIKONDA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 150		1250		< 140		500
	< 75		3000		< 100		2500		< 90		1500
	< 30		6000		< 50		6000		< 30		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		200			175			100	
Exit (mm)		300			275			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **Tenali**

**A. Deficit Rainfall Coverage**

I Period : **11-Jul** to **31-Oct**

Phase1	11-Jul	to	10-Aug	Phase2	11-Aug	to	20-Sep	Phase3	21-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 130		1250		< 150		1250		< 140		500
	< 75		3000		< 90		2500		< 75		1500
	< 30		6000		< 40		6000		< 30		3000

II Period : **11-Jul** to **20-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			225			150	
Exit (mm)		350			325			250	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%



**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **THULLUR**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 125		1250		< 150		1250		< 140		500
	< 75		3000		< 100		2500		< 90		1500
	< 30		6000		< 40		6000		< 30		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		200			175			100	
Exit (mm)		300			275			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **VATTICHERUKURU**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 100		1250		< 150		1250		< 140		500
	< 60		3000		< 100		2500		< 90		1500
	< 20		6000		< 50		6000		< 30		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		200			175			100	
Exit (mm)		300			275			200	
Notional Payout (Rs./mm)		50.00			50.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **VELDURTHI**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 90		1250		< 120		1250		< 100		500
	< 60		3000		< 70		2500		< 60		1500
	< 20		6000		< 20		6000		< 20		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)	225			200			100		
Exit (mm)	325			300			200		
Notional Payout (Rs./mm)	50.00			50.00			50.00		
Maximum Payout (Rs.)				5000					

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **VEMURU**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 120		1250		< 140		1250		< 140		500
	< 60		3000		< 70		2500		< 80		1500
	< 20		6000		< 40		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			200			125	
Exit (mm)		300			250			225	
Notional Payout (Rs./mm)		100.00			100.00			50.00	
Maximum Payout (Rs.)									5000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**Agriculture Insurance Company of India Ltd**  
**WEATHER BASED CROP INSURANCE SCHEME- 2011**  
**TERMSHEET**

Unit : Hectare

**Annexure IV. Contd.....**

Crop : **COTTON**

District : **Guntur**

Mandal: **VINUKONDA**

**A. Deficit Rainfall Coverage**

I Period : **6-Jul** to **31-Oct**

Phase1	6-Jul	to	5-Aug	Phase2	6-Aug	to	15-Sep	Phase3	16-Sep	to	31-Oct
	Rainfall (mm)		Payout		Rainfall (mm)		Payout		Rainfall (mm)		Payout
	< 60		1250		< 120		1250		< 130		500
	< 40		3000		< 70		2500		< 80		1500
	< 20		6000		< 40		6000		< 40		3000

II Period : **6-Jul** to **31-Aug**

Number of Dry Days	Incremental Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	10000

**B. Excess Rainfall Coverage**

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

Phase	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
Strike (mm)		250			300			175	
Exit (mm)		350			350			275	
Notional Payout (Rs./mm)		50.00			100.00			50.00	
Maximum Payout (Rs.)					5000				

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD**

**Annexure V**

Pilot WBCIS for Cotton Crop in Adilabad Dist. Kharif, 2011

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Adilabad	Adilabad	Jainad
2	Asifabad	Asifabad	Tiriyani
3	Bazarhathnur	Bazarhathnur	Talamadugu
4	Bejjur	Bejjur	Dahegaon
5	Bela	Bela	Narnoor
6	Bellampally	Bellampally	Nennel
7	Bhainsa	Bhainsa	Kubeer
8	Bheemini	Bheemini	Dahegaon
9	Boath	Boath	Sarangapur
10	Chennur	Chennur	Jaipur
11	Dahegaon	Dahegaon	Kasipet
12	Dandepalli	Dandepalli	Jannaram
13	Dilwarpur	Dilwarpru	Nirmal
14	Gudihathnoor	Gudihathnoor	Indervelly
15	Ichoda	Ichoda	Neredigonda
16	Indervelly	Indervelly	Utnoor
17	Jainad	Jainad	Bela
18	Jainoor	Jainoor	Narnoor
19	Jaipur	Jaipur	Mandamarri
20	Jannaram	Jannaram	Kaddam
21	Kaddam Peddur	Kaddam Peddur	Sirpur(U)
22	Kagaznagar	Kagaznagar	Sirpur(T)
23	Kasipet	Kasipet	Tiriyani
24	Kerameri	Kerameri	Asifabad
25	Khanapur	Khanapur	Kaddam Peddur
26	Kotapally	Kotapally	Chennur
27	Kouthala	Kouthala	Bejjur
28	Kubeer	Kubeer	Mudhole
29	Kuntala	Kuntala	Bhainsa
30	Laxmanchanda	Laxmanchanda	Mamda
31	Lokeshwaram	Lokeshwaram	Dilwarpur
32	Luxettipet	Luxettipet	Dandepalli
33	Mamda	Mamda	Khanapur
34	Mancherial	Mancherial	Mandamarri
35	Mandamarri	Mandamarri	Kasipet
36	Mudhole	Mudhole	Lokeshwaram
37	Narnoor	Narnoor	Jainoor
38	Nennel	Nennel	Bheemini
39	Neredigonda	Neredigonda	Boath
40	Nirmal	Nirmal	Sarangapur
41	Rebbena	Rebbena	Kagaznagar
42	Sarangapur	Sarangapur	Boath
43	Sirpur(T)	Sirpur(T)	Kasipet
44	Sirpur(U)	Sirpur(U)	Jainoor
45	Talamadugu	Talamadugu	Tamsi
46	Tamsi	Tamsi	Adilabad
47	Tandur	Tandur	Dahegaon
48	Tanoor	Tanoor	Mudhole
49	Tiriyani	Tiriyani	Jannaram
50	Utnoor	Utnoor	Kaddam
51	Vemanpally	Vemanpally	Kotapally
52	Wankidi	Wankidi	Asifabad

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD**

**Annexure VI**

Pilot WBCIS for **Cotton** Crop in **Warangal** Dist. Kharif, 2011

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Athmakur	Athmakur	Hasanparthy
2	Bachannapet	Bachannapet	Jangaon
3	Bhupalpally	Bhupalpally	Venkatapur
4	Chennaraopet	Chennaraopet	Nekkonda
5	Cheriyal	Cheriyal	Bachannapet
6	Chityal	Chityal	Mogullapally
7	Devaruppula	Devaruppula	Lingala Ghanpur
8	Dharmasagar	Dharmasagar	Ghanpur (Stn)
9	Dornakal	Dornakal	Kuravi
10	Duggondi	Duggondi	Narsampet
11	Eturnagaram	Eturnagaram	Tadvai
12	Geesugonda	Geesugonda	Hanamkonda
13	Ghanpur (M)	Ghanpur (M)	Venkatapur
14	Ghanpur (Stn)	Ghanpur (Stn)	Zaffergadh
15	Govindaraopet	Govindaraopet	Venkatapur
16	Gudur	Gudur	Chennaraopet
17	Hanamkonda	Hanamkonda	Dharmasagar
18	Hasanparthy	Hasanparthy	Hanamkonda
19	Jangaon	Jangaon	Raghunathpalli
20	Kesamudram	Kesamudram	Gudur
21	Khanapur	Khanapur	Chennaraopet
22	Kodakandla	Kodakandla	Palakurthy
23	Kothagudem	Kothagudem	Khanapur
24	Kuravi	Kuravi	Mahabubabad
25	Lingala Ghanpur	Lingala Ghanpur	Raghunathpalli
26	Maddur	Maddur	Narmetta
27	Mahabubabad	Mahabubabad	Kesamudram
28	Mangapet	Mangapet	Tadvai
29	Maripeda	Maripeda	Narsimhulapet
30	Mogullapally	Mogullapally	Parkal
31	Mulugu	Mulugu	Govindaraopet
32	Nallabelly	Nallabelly	Mulugu
33	Narmetta	Narmetta	Ghanpur (Stn)
34	Narsampet	Narsampet	Khanapur
35	Narsimhulapet	Narsimhulapet	Thorrur
36	Nekkonda	Nekkonda	Parvathagiri
37	Nellikuduru	Nellikuduru	Thorrur
38	Palakurthy	Palakurthy	Devaruppula
39	Parkal	Parkal	Regonda
40	Parvathagiri	Parvathagiri	Wardhannapet
41	Raghunathpalli	Raghunathpalli	Ghanpur (Stn)
42	Raiparthy	Raiparthy	Palakurthy
43	Regonda	Regonda	Ghanpur (M)
44	Sangem	Sangem	Wardhannapet
45	Shayampet	Shayampet	Athmakur
46	Tadvai	Tadvai	Govindaraopet
47	Thorrur	Thorrur	Raiparthy
48	Venkatapur	Venkatapur	Mulugu
49	Warangal	Warangal	Hanamkonda
50	Wardhannapet	Wardhannapet	Raiparthy
51	Zaffergadh	Zaffergadh	Wardhannapet

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD**

**Annexure VII**

Pilot WBCIS for **Cotton** Crop in **Khammam** Dist. Kharif, 2011

List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Aswapuram	Aswapuram	Dummugudem
2	Aswraopeta	Aswraopeta	Dammapeta
3	Bayyaram	Bayyaram	Yellandu
4	Bhadrachalam	Bhadrachalam	Burgampad
5	Bonakal	Bonakal	Wyra
6	Burgampad	Burgampad	Bhadrachalam
7	Chandrugonda	Chandrugonda	Julurpad
8	Cherla	Cherla	Manuguru
9	Chintakani	Chintakani	Khammam ®
10	Chintoor	Chintoor	Kunavaram
11	Dammapeta	Dammapeta	Sathupally
12	Dummugudem	Dummugudem	Bhadrachalam
13	Enkoor	Enkoor	Julurpad
14	Garla	Garla	Bayyaram
15	Gundala	Gundala	Pinapaka
16	Julurpad	Julurpad	Enkoor
17	Kalluru	Kalluru	Penubally
18	Kamepelly	Kamepelly	Singareni
19	Khammam ®	Khammam ®	Khammam(U)
20	Khammam(U)	Khammam(U)	Konijerla
21	Konijerla	Konijerla	Wyra
22	Kothagudem	Kothagudem	Tekulapally
23	Kukkunoor	Kukkunoor	Velairpad
24	Kunavaram	Kunavaram	V.R.Puram
25	Kusumanchi	Kusumanchi	Khammam ®
26	Madhira	Madhira	Bonakal
27	Manuguru	Manuguru	Aswapuram
28	Mudigonda	Mudigonda	Chintakani
29	Mulkalapally	Mulkalapally	Dammapeta
30	Nelakondapally	Nelakondapally	Mudigonda
31	Palwancha	Palwancha	Kothagudem
32	Penubally	Penubally	Sathupally
33	Pinapaka	Pinapaka	Manuguru
34	Sathupally	Sathupally	Penubally
35	Singareni	Singareni	Yellandu
36	Tekulapally	Tekulapally	Gundala
37	Thallada	Thallada	Wyra
38	Tirumalayapalem	Tirumalayapalem	Kusumanchi
39	V.R.Puram	V.R.Puram	Velairpad
40	Velairpad	Velairpad	Aswraopeta
41	Vemsoor	Vemsoor	Sathupally
42	Venkatapuram	Venkatapuram	Pinapaka
43	Wazeedu	Wazeedu	Venkatapuram
44	Wyra	Wyra	Thallada
45	Yellandu	Yellandu	Tekulapally
46	Yerrupalem	Yerrupalem	Madhira



**AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD**

**Annexure VIII**

Pilot WBCIS for Cotton Crop in Guntur Dist. Dist. Kharif, 2011

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	AMARAVATHI	AMARAVATHI	PEDAKURAPADU
2	AMARTHALUR	AMARTHALUR	CHERUKUPALLI
3	ATCHAMPET H/Q CHAMARRU	ATCHAMPET H/Q CHAMARRU	KROSURU
4	BAPATLA	BAPATLA	KARLAPEM
5	BELLAMKONDA	BELLAMKONDA	ATCHAMPET H/Q CHAMARRU
6	BHATTIPROLU	BHATTIPROLU	KOLLURU
7	BOLLAPALLI	BOLLAPALLI	DURGI
8	CHEBROLU	CHEBROLU	VATTICHERUKURU
9	CHERUKUPALLI	CHERUKUPALLI	NAGARAM
10	CHILAKALURIPET	CHILAKALURIPET	NADENDLA
11	DACHEPALLI	DACHEPALLI	MACHAVARAM
12	DUGGIRALA	DUGGIRALA	KOLLIPARA
13	DURGI	DURGI	VELDURTHI
14	EDLAPADU	EDLAPADU	NADENDLA
15	GUNTUR	GUNTUR	TADIKONDA
16	GURAZALA	GURAZALA	DACHEPALLI
17	IPUR	IPUR	BOLLAPALLI
18	KAKUMANU	KAKUMANU	PONNURU
19	KAREMPUDI	KAREMPUDI	GURAZALA
20	KARLAPEM	KARLAPEM	PITTALAVANI PALEM
21	KOLLIPARA	KOLLIPARA	TENALI
22	KOLLURU	KOLLURU	VEMURU
23	KROSURU	KROSURU	SATTENAPALLI
24	MACHAVARAM	MACHAVARAM	PIDUGURALLA
25	MACHERLA	MACHERLA	RENTACHINTALA
26	MANGALAGIRI	MANGALAGIRI	DUGGIRALA
27	MEDIKONDURU	MEDIKONDURU	TADIKONDA
28	MUPPALLA	MUPPALLA	NARASARAOPET
29	NADENDLA	NADENDLA	PHIRANGIPURAM
30	NAGARAM	NAGARAM	REPALLE
31	NARASARAOPET	NARASARAOPET	ROMPACHERLA
32	NEKARIKALLU	NEKARIKALLU	PIDUGURALLA
33	NIZAMPATNAM	NIZAMPATNAM	NAGARAM
34	NUZENDLA	NUZENDLA	VINUKONDA
35	PEDAKAKANI	PEDAKAKANI	GUNTUR
36	PEDAKURAPADU	PEDAKURAPADU	SATTENAPALLI
37	PEDANANDIPADU	PEDANANDIPADU	PRATHIPADU
38	PHIRANGIPURAM	PHIRANGIPURAM	SATTENAPALLI
39	PIDUGURALLA	PIDUGURALLA	KAREMPUDI
40	PITTALAVANI PALEM	PITTALAVANI PALEM	CHERUKUPALLI
41	PONNURU	PONNURU	T.SUNDURU (CHUNDUR)
42	PRATHIPADU	PRATHIPADU	EDLAPADU
43	RAJUPALEM	RAJUPALEM	NEKARIKALLU
44	RENTACHINTALA	RENTACHINTALA	GURAZALA
45	REPALLE	REPALLE	BHATTIPROLU
46	ROMPACHERLA	ROMPACHERLA	NEKARIKALLU
47	SATTENAPALLI	SATTENAPALLI	MUPPALLA
48	SAVALYAPURAM	SAVALYAPURAM	IPUR
49	T.SUNDURU (CHUNDUR)	T.SUNDURU (CHUNDUR)	CHEBROLU
50	TADEPALLI	TADEPALLI	MANGALAGIRI
51	TADIKONDA	TADIKONDA	AMARAVATHI
52	TENALI	TENALI	CHEBROLU
53	THULLURU	THULLURU	AMARAVATHI
54	VATTICHERUKURU	VATTICHERUKURU	PRATHIPADU
55	VELDURTHI	VELDURTHI	MACHERLA
56	VEMURU	VEMURU	AMARTHALUR
57	VINUKONDA	VINUKONDA	BOLLAPALLI

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13<sup>th</sup>Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

WEATHER BASED CROP INSURANCE SCHEME  
(‘Micro Insurance Product’)  
Insurance Proposal Form

Annexure IX

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

1. Details of Cultivator:

Name :		Name of Father/Husband :	
Address for Communication, with contact Phone No.		Bank Name : Account No. :	
Bank Branch & Address			

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agri. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date: Signature of Cultivator / Proposer

-----**(For use by the Bank / PACS / Insurance Intermediary)**-----

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Farmer’s Share) ( Rs.)

**Prohibitions of Rebates:** Section 41 of the Insurance Act provides as follows:

- No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**

Head Office: 13<sup>th</sup> Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

**Annexure IX. Contd.....**

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

**NOTE:** The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

FORM: WBCIS-LC-2

**Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)**

FROM:

TO:

Annexure X

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** \_\_\_\_\_ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSS under our jurisdiction, that
- i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the ‘Schedule’ below are included, and

ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Name of the Nodal Bank’s  
Authorized Signatory :  
Designation :

Signature and Seal  
Of **Authorized Nodal Bank Official**

**SCHEDULE**

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: \_\_\_\_\_ Season: \_\_\_\_\_ Year: \_\_\_\_\_ Crop: \_\_\_\_\_

District: \_\_\_\_\_ Reference Unit Area: \_\_\_\_\_ R W Station: \_\_\_\_\_  
(as per Notification) (as per Notification)

Sum Insured per Hectare for Notified Crop: \_\_\_\_\_ Applicable Net Premium Rate: \_\_\_\_\_  
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.) (after subsidy)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: \_\_\_\_\_ DD / Cheque Date: \_\_\_\_\_ DD / Cheque Amount: \_\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)-----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC  
2) Guidelines for filling up Declarations are given overleaf

**Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)**

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
9. **Specific guidelines for filling in the Schedule :**
  - (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
  - (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
  - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
  - (vi) The Bank branches/PACSS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme (WBCIS)

FORM: WBCIS-NLC-3  
Declaration Form (NON-LOANEE)  
Annexure XI

FROM:

TO:

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** \_\_\_\_\_ within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSS under our jurisdiction, that
- i)

All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and
- ii)

All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.( AIC) which are in force have been followed.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Name of the Nodal Bank’s  
Authorized Signatory :  
Designation :

Signature and Seal  
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: \_\_\_\_\_ Season: \_\_\_\_\_ Year: \_\_\_\_\_ Crop: \_\_\_\_\_

District: \_\_\_\_\_ Reference Unit Area: \_\_\_\_\_ R W Station: \_\_\_\_\_  
(as per Notification) (as per Notification)

Sum Insured for insured Crop per Hectare: \_\_\_\_\_

Applicable Net Premium Rate: \_\_\_\_\_  
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.) (after subsidy)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: \_\_\_\_\_ DD / Cheque Date: \_\_\_\_\_ DD / Cheque Amount: \_\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)-----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC;  
2) Guidelines for filling up Declarations are given overleaf.

**Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form  
(Non Loanee)**

**Annexure XI. Contd.....**

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
9. **Specific guidelines for filling in the Schedule :**
  - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
  - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
  - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
  - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.



**Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary**  
**Annexure XII**

FROM:

TO:

(Address of Insurance Intermediary with  
Contact Number)

Agriculture Insurance Company of India  
Limited (AIC), 8<sup>th</sup> Floor, United India Towers,  
Basheerbagh, HYDERABAD – 500 029

- Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** \_\_\_\_\_ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
- It is certified on behalf of this insurance intermediary, that
  - All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under WBCIS are included in this Declaration, and
  - All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd.( AIC) and SLCCCI notification which are in force have been followed.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Name of the Insurance Intermediary's

Authorized Signatory :

Designation :

Signature and Seal  
of Authorised Official  
of the Insurance Intermediary

**SCHEDULE**

Declaration No. allotted by Insurance Intermediary (II):

II's CODE :

State: \_\_\_\_\_ Season: \_\_\_\_\_ Year: \_\_\_\_\_ Crop: \_\_\_\_\_

District: \_\_\_\_\_  Reference Unit Area: \_\_\_\_\_  R W Station: \_\_\_\_\_   
(as per Notification) (as per Notification)

Sum Insured for insured Crop per Hectare : \_\_\_\_\_

Applicable Net Premium Rate: \_\_\_\_\_  
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: \_\_\_\_\_ DD/ Cheque Date: \_\_\_\_\_ DD / Cheque Amount: \_\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

**CERTIFICATE NUMBER**

**RECEIPT NO.**

**DATE RECEIVED**

NOTE: 1) All code boxes shall be filled up by AIC;

2) Consolidated Declaration is accompanied by the individual proposals;

3) Guidelines for filling up Declarations are given overleaf.



## Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
3. All code particulars (boxes) shall be filled up by AIC.
4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.
6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

### 9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).



## Agriculture Insurance Company of India Limited

Regional office, 8<sup>th</sup> Floor, United India Towers, Basheerbagh, Hyderabad – 500 029

Telefax: 23242363 Phone : 23242594, 23240235

### WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS Kharif, 2011 - Cotton

1. Weather Based Crop Insurance Scheme for Kharif, 2011 season for **Cotton** crop in **Adilabad, Warangal, Khammam** and **Guntur** districts is being implemented. The operational modalities, mode of coverage and reporting by the banks differ from that of NAIS. However this scheme will be in operation exclusively for Cotton crop in the above mentioned four districts and for Red chilly crop in Warangal, Khammam and Guntur districts and for the remaining crops, the coverage is available under NAIS as in the previous crop season.
2. The Loanee farmers in respect of Cotton crop would be covered under the Pilot WBCIS on Compulsory basis which is mandatory as per the guidelines of Govt. of India whereas it is voluntary for Non-loanee farmers.
3. Non-loanee farmers interested in the pilot WBCIS for Cotton crop in the above mentioned districts can insure their crops through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
4. The sum insured is pre-defined & fixed per acre / hectare. In the declaration, the extent of area to be reported shall have to be in hectares only.
5. **The criteria for covering Loanee Farmers:**
  - a) All those farmers eligible for availing loans for Kharif season i.e., up to 15<sup>th</sup> July 2011 and who have loan sanction on the basis of farmer's loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. All the KCC and Crop OD A/Cs where the sanctions are valid for three years shall be covered. Besides this category, the farmers who obtain sanctions /disbursements afresh prior to the stipulated date can also be covered. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan as per the scheme provisions. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.
  - b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., (Rs. 12000/- per acre) **Rs.30,000/- per Hectare** and the area under cultivation for Cotton crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her 'Maximum Borrowing Limit' (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the actual sum insured to be treated for payment of premium .

**Illustration:**

For ready reference, an illustration is given hereunder to work out the Sum insured and **Calculate the Premium** since the procedure of coverage in respect of Loanee farmers is different from that of NAIS

**Example:**

If a farmer owns and cultivates **1hec** (2.5acres) **Cotton** Crop in either of **Adilabad, Warangal, Khammam, Guntur districts**, the coverage shall be based on the sanction of Crop production loan.

1hec\* Rs.30,000 (predefined sum insured) = **Rs.30,000.00**

Premium Rate: **4.90%**

So Premium to be remitted=30,000 \*4.90%= **Rs.1,470/-**

Premium to remitted per acre= **Rs.588/-**

- ❖ Same procedure can be followed in case of both S/m and other farmers as the subsidy for which they are entitled is uniform under WBCIS.
- c) Declarations has to be submitted Mandal wise (Reference unit area wise) for Groundnut crop under WBCIS and for remaining crops, coverage is available under NAIS and declarations has to be submitted by the banks as in previous seasons.
- 6. In case of Non-loanee farmers, the farmers shall declare the 'area under cultivation' for each Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared area multiplied by sum insured per acre or hectare as the case may be.
- 7. Copies of the 'Proposal Form', 'Loanee Declaration Format', 'Non-loanee Declaration Format' and 'Non-loanee Declaration Format for Insurance Intermediary' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid 5% of net premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case any clarification is required.
- 8. Branches have to report to Nodal point and Nodal banks have to submit the consolidated Mandal wise declarations along with the premium DD to AIC by **31<sup>st</sup> of August 2011**. DD has to be drawn in favor of "**AIC of India**" payable at Hyderabad vide A/c no **008010200023922**

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS KHARIF, 2011 FOR COTTON CROP - LIST OF CULTIVATORS**

List to be enclosed with the relevant declaration form along with DD

**Annexure XIV**

Crop:			Name of the Bank & Branch:					LOANEE FARMERS			
S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Farmer's Share Rs./-	Farmer's Bank Account Details	
										Farmer's Bank Account No.	Bank & Branch Address
1											
2											
3											
4											
5											
6											
7											
8											

Authorised Signatory:

Place:

Date:

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS KHARIF, 2011 FOR COTTON CROP - LIST OF CULTIVATORS**

List to be enclosed with the relevant declaration form along with DD

**Annexure XV**

Crop:			Name of the Bank & Branch:					<b>NON LOANEE FARMERS</b>			
S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Farmer's Share Rs./-	Farmer's Bank Account Details	
										Farmer's Bank Account No.	Bank & Branch Address
1											
2											
3											
4											
5											
6											
7											
8											

Authorised Signatory:

Place:

Date:

**Notification of Red Chilly Crop in Warangal, Khammam and Guntur  
Districts under Pilot Weather Based Crop Insurance Scheme  
during Kharif 2011 season.**

**THE MAIN FEATURES / OPERATIONAL MODALITIES**

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation of Ministry of Agriculture, Government of India vide their letter **ref.no.13011/01/2008-credit II dated 10<sup>th</sup> March, 2011**, Government of Andhra Pradesh is implementing WBCIS on Pilot basis during Kharif, 2011 season for **Red Chilly** crop in **Warangal, Khammam and Guntur** districts. This is in addition to the **Groundnut** crop in Kurnool, Anantapur, Y S R Kadapa, Chittoor districts and **Cotton** crop in Adilabad, Warangal, Khammam and Guntur districts being notified by Govt. of Andhra Pradesh under WBCIS for the current season.

**1. CROP NOTIFIED:**

**RED CHILLY** which includes both irrigated and Un-irrigated in the districts of **Warangal, Khammam** and **Guntur** for Kharif, 2011 season.

**2. REFERENCE WEATHER STATIONS:**

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding **APSDMS** (Andhra Pradesh State Disaster Mitigation Society) owned and operated Reference Weather Stations (**RWS**) and Back up Weather Stations (**BWS**) is annexed (Annexure - **IV, V and VI**). In case of non availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, **State Govt.** Mandal level **Rainguage** Stations/**IMD** Weather Stations will be considered for weather data updation.

**3. AREA APPROACH:**

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' for weather data. To the extent feasible, such Reference Unit Area shall be restricted to Mandal for notified weather parameters.

**4. CULTIVATORS ELIGIBLE FOR COVERAGE:**

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Crop i.e., Red Chilly either Irrigated or Unirrigated in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

**Compulsory:** For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co.op Banks, Commercial Banks including private commercial Banks, RRB's etc.,) for the Notified Crop in a Reference Unit Area.

**Voluntary:** For NON-LOANEE CULTIVATORS i.e. those who do not have Sanctioned Credit Limit from any Financial Institution for the Notified Crop in a Reference Unit Area.

## 5. PERILS COVERED:

Following are the weather perils, which are deemed to cause “Adverse Weather Incidence” affecting crop health, leading to crop loss and would be covered under the Scheme:

1. MAXIMUM TEMPERATURE
2. DEFICIT RAINFALL:
  - 2A. RAINFALL VOLUME
  - 2B. RAINFALL DISTRIBUTION (Consecutive Dry Days)
3. EXCESS RAINFALL (Multiple Events)

- 6. RISK PERIOD :** Risk period commences from 10<sup>th</sup> July, 2011 and the table containing the coverage periods at phases are given here:

**Table-1:** Coverage details:

S.No	Name of the cover	Phase	Period: From ---- to ----
1	Maximum Temperature		1 <sup>st</sup> August, 2011 to 31 <sup>st</sup> October, 2011
2	Deficit Rainfall - Rainfall Volume	Phase - 1	10 <sup>th</sup> July, 2011 to 31 <sup>st</sup> July, 2011
		Phase - 2	1 <sup>st</sup> August, 2011 to 15 <sup>th</sup> September, 2011
		Phase - 3	16 <sup>th</sup> September, 2011 to 15 <sup>th</sup> October, 2011
	Deficit Rainfall - Rainfall Distribution		10 <sup>th</sup> July, 2011 to 31 <sup>st</sup> August, 2011
3	Excess Rainfall	Phase - 1	10 <sup>th</sup> July, 2011 to 31 <sup>st</sup> July, 2011
		Phase - 2	1 <sup>st</sup> August, 2011 to 15 <sup>th</sup> September, 2011
		Phase - 3	16 <sup>th</sup> September, 2011 to 31 <sup>st</sup> October, 2011

## 7. RISK ACCEPTANCE PERIOD:

From the date of notification till 31<sup>st</sup> July, 2011

- 8. SEASONALITY DISCIPLINE:** Seasonality Discipline and the broad cut-off dates are indicated below:

**Table-2:**

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers
1	Cut off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit – On or before 31 <sup>st</sup> July, 2011	Submission of Proposals on or before 31 <sup>st</sup> July, 2011
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 31 <sup>st</sup> August, 2011	On or before 15 <sup>th</sup> August, 2011
3	Insurance Intermediaries/Micro Insurance Agents to AIC of India Ltd.,		On or before 15 <sup>th</sup> August, 2011

## 9. COVERAGE PROCEDURE:

- (a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).
- (b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; Dept. of Agriculture/Horticulture, the Insurance Intermediaries, Micro Insurance Agents and Authorised Representative of AIC.
- (c) Nodal Bank Branches shall be paid by AIC a service charge of 5% on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.
- (d) Operational Modalities (Guidelines) to the Financial Institutions are annexed here(Annexure – **XI**)

## 10. SUM INSURED (Stipulated):

**Rs.75,000/-** per hectare in respect of **Guntur** District and **Rs.50,000/-** each in respect **Warangal** and **Khammam** districts

**Loanee Applicant Cultivator's:** 'Area under cultivation' for the Notified Crop as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectre.

**Non-Loanee Cultivators:** The Cultivators shall declare the 'Area under cultivation' for Notified Crop in the Insurance Proposal Form. Non-loanee farmers will have flexibility to insure smaller amounts within maximum limit, but not less than 50% of maximum limit of Sum Insured.

## 11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

A ready reckoner of premium sharing, subsidy portion and farmer's Contribution is presented in the table. The farmer's contribution is only **50%** of the total premium i.e.**4.90%**of Sum insured. The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on 50:50 basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the premium in full including the subsidy component.

The premium (farmer's share) shall be remitted through Demand Draft favoring "AIC of India, A/c no. **008010200023922** payable at Hyderabad". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.



TABLE SHOWING THE PREMIUM SHARING PER HECTARE						
Name of the Crop	S.I per Hectare Rs./-	Actuarial Premium Rate	Premium Rs./-	Farmer Contribution Rs./-	Subsidy from A.P State Govt. Rs./-	Subsidy from Central Govt. Rs./-
<b>Red Chilly</b> in Guntur District	75,000	9.80%	7,350	<b>3,675</b>	1,837.50	1,837.50
<b>Red Chilly</b> in Warangal & Khammam Districts	50,000	9.80%	4,900	<b>2,450</b>	1,225	1,225

TABLE SHOWING THE PREMIUM SHARING PER ACRE						
Name of the Crop	S.I per Acre Rs./-	Actuarial Premium Rate	Premium Rs./-	Farmer Contribution Rs./-	Subsidy from A.P State Govt. Rs./-	Subsidy from Central Govt. Rs./-
<b>Red Chilly</b> in Guntur District	30,000	9.80%	2,940	<b>1,470</b>	735	735
<b>Red Chilly</b> in Warangal & Khammam Districts	20,000	9.80%	1,960	<b>980</b>	490	490

**12. COMPENSATION PAY-OUT:** Payout computation would be based on the notified weather parameters and the details of triggers are specified in the term sheet as shown in item 17. Maximum payout will be limited to Sum Insured.

**TRIGGER WEATHER:** Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of Cotton crop in different mandals of Adilabad, Warangal, Khammam and Guntur districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith (Annexure **I, II & III**)

**13. SUBMISSION & STORING OF WEATHER DATA:** Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept. of Govt. of Andhra Pradesh to AIC on day to day basis for the season.

**REFERENCE WEATHER STATION:** This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which payouts are processed.

**BACK-UP WEATHER STATION:** It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable for any reason. Names of both Reference and Back-up Weather Stations are detailed in annexure.

**14. PAY-OUT DISBURSEMENT:**

- (a) Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.
- (b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Payouts would automatically be computed by AIC on the basis of Actual Weather Data received and the Pay-out would automatically be credited to the Insured's Bank Account.

**15. ADMINISTRATION OF THE SCHEME:**

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

**16. PUBLICITY & AWARENESS:**

Dept. of Agriculture/Horticulture would take up wide publicity and awareness camps in coordination with AIC to popularize the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

**17. TERM SHEET:**

The term sheets contain the details of triggers for Maximum temperature, Deficit Rainfall and Excess Rainfall wherever applicable. The relevant term sheets are annexed here with (Annexure **I, II and III**).

## 18. LIMITATIONS & DISCLAIMERS:

- (a) The Scheme is NOT a Yield Guarantee Scheme, and is based on “Area Approach” as opposed to “Individual Approach” – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:
- (b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/personal statement/declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

### Enclosures:

- |                   |   |
|-------------------|---|
| 1. Annexure I     | -- Mandal wise Term Sheets for Warangal District          |
| 2. Annexure II    | -- Mandal wise Term Sheets for Khammam District           |
| 3. Annexure III   | -- Mandal wise Term Sheets for Guntur District            |
| 4. Annexure IV    | -- List of RUA/RWS/BWS for Warangal District              |
| 5. Annexure V     | -- List of RUA/RWS/BWS for Khammam District               |
| 6. Annexure VI    | -- List of RUA/RWS/BWS for Guntur District                |
| 7. Annexure VII   | -- WBCIS Proposal Form                                    |
| 8. Annexure VIII  | -- WBCIS Declaration Form (Loanee)                        |
| 9. Annexure IX    | -- WBCIS Declaration Form (Non-loanee)                    |
| 10. Annexure X    | -- WBCIS Declaration Form (Insurance Intermediary)        |
| 11. Annexure XI   | -- WBCIS Guidelines for Bankers                           |
| 12. Annexure XII  | -- Proforma of List of Cultivators for Loanee Farmers     |
| 13. Annexure XIII | -- Proforma of List of Cultivators for Non-loanee Farmers |

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**Agriculture Insurance Company of India Ltd.**

**WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)**

**TERM SHEET**

**Annexure I**

State: **District**

District: **Warangal**

Crop:	<b>Chilli</b>	Reference Weather Station:		Unit:	<b>Hectare</b>
Mandal :	<b>Atmakur, Geesugonda, Hanmakonda, Korvi, Nekkonda, Nellikuduru, Parvathagiri, Regonda, Sangem, Warangal</b>				

**1. MAXIMUM TEMPERATURE**

PERIOD	<b>1-Aug</b>	to	<b>31-Oct</b>
--------	--------------	----	---------------

INDEX	Number of days having Maximum Temperature >	37 °C
	Range I	Range II Payout(Rs)
	<=	6 0
	7	11 2000
	12	16 4500
	17	21 7000
	22	> 10000
TOTAL PAYOUT (Rs.)		10000

**2. DEFICIT RAINFALL**

		PHASE - I		PHASE - II		PHASE - III	
		PERIOD	10-Jul to 31-Jul	1-Aug to 15-Sep		16-Sep to 15-Oct	
2A. RAINFALL VOLUME	TRIGGER I (<)	130	mm	275	mm	80	mm
	TRIGGER II (<)	60	mm	135	mm	40	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	28.00		35.00		40.00	
	RATE II (Rs./ mm)	50.67		58.30		85.00	
	Max. Payout (Rs.)	5000		12500		5000	
TOTAL PAYOUT (Rs.)		22500					
2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to 31-Aug				
	TRIGGER DAYS (>=)	15	20 25				
	PAYOUT (Rs.)	2000	4000 7500				
TOTAL PAYOUT (Rs.)		7500					

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

		PHASE - I		PHASE - II		PHASE - III	
		PERIOD	10-Jul to 31-Jul	1-Aug to 15-Sep		16-Sep to 31-Oct	
3 EXCESS RAINFALL (Multiple events)	Consecutive Two day's RF TRIGGER (>)	120	mm	150	mm	80	mm
	EXIT (mm)	200	mm	250	mm	200	mm
	Payout (Rs. / mm)	25.00		30.00		41.67	
	Max. Payout	2000		3000		5000	
TOTAL PAYOUT (Rs.)		10000					
TOTAL SUM INSURED (Rs.)		50000					
PREMIUM (Rs.)		4900					
PREMIUM %		9.80%					

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

**Agriculture Insurance Company of India Ltd.**

**WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)**

**TERM SHEET**

Annexure I Contd....

State: **District**

District: **Warangal**

Crop:	<b>Chilli</b>	Reference Weather Station:		Unit:	<b>Hectare</b>
Mandal :	<b>Bacchanpet, Dorkanal, Ghanapur Station, Khanapur, Rayaparthi, Zafrabad</b>				

**1. MAXIMUM TEMPERATURE**

PERIOD	<b>1-Aug</b> to <b>31-Oct</b>
--------	-------------------------------

INDEX	Number of days having Maximum Temperature > <b>37 °C</b>
	Range I Range II Payout(Rs)
	<= <b>6</b> <b>0</b>
<b>7</b>	<b>11</b> <b>2000</b>
<b>12</b>	<b>16</b> <b>4500</b>
<b>17</b>	<b>21</b> <b>7000</b>
<b>22</b>	<b>&gt;</b> <b>10000</b>

TOTAL PAYOUT (Rs.)	<b>10000</b>
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**2. DEFICIT RAINFALL**

2A. RAINFALL VOLUME	PERIOD	<b>10-Jul</b> to <b>31-Jul</b>	<b>PHASE - I</b>	<b>1-Aug</b> to <b>15-Sep</b>	<b>PHASE - II</b>	<b>16-Sep</b> to <b>15-Oct</b>	<b>PHASE - III</b>
	TRIGGER I (<)	<b>100</b> mm		<b>200</b> mm		<b>100</b> mm	
	TRIGGER II (<)	<b>40</b> mm		<b>80</b> mm		<b>40</b> mm	
	EXIT	<b>0</b>		<b>0</b>		<b>0</b>	
	RATE I (Rs./ mm)	<b>30.00</b>		<b>40.00</b>		<b>35.00</b>	
	RATE II (Rs./ mm)	<b>80.00</b>		<b>96.25</b>		<b>72.50</b>	
	Max. Payout (Rs.)	<b>5000</b>		<b>12500</b>		<b>5000</b>	
	TOTAL PAYOUT (Rs.)	<b>22500</b>					

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	<b>10-Jul</b> to <b>31-Aug</b>
	TRIGGER DAYS (>=)	<b>20</b> <b>25</b> <b>30</b>
	PAYOUT (Rs.)	<b>2000</b> <b>4000</b> <b>7500</b>
	TOTAL PAYOUT (Rs.)	<b>7500</b>

Note: Rainfall of less than **2.5** mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	<b>10-Jul</b> to <b>31-Jul</b>	<b>PHASE - I</b>	<b>1-Aug</b> to <b>15-Sep</b>	<b>PHASE - II</b>	<b>16-Sep</b> to <b>31-Oct</b>	<b>PHASE - III</b>
	Consecutive Two day's RF						
	TRIGGER (>)	<b>120</b> mm		<b>150</b> mm		<b>80</b> mm	
	EXIT (mm)	<b>200</b> mm		<b>250</b> mm		<b>200</b> mm	
	Payout (Rs. / mm)	<b>25.00</b>		<b>30.00</b>		<b>41.67</b>	
	Max. Payout	<b>2000</b>		<b>3000</b>		<b>5000</b>	
	TOTAL PAYOUT (Rs.)	<b>10000</b>					
	TOTAL SUM INSURED (Rs.)	<b>50000</b>					
	PREMIUM (Rs.)	<b>4900</b>					
	PREMIUM %	<b>9.80%</b>					

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

**Agriculture Insurance Company of India Ltd.**

**WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)**

**TERM SHEET**

Annexure I Contd....

State: District

District: **Warangal**

Crop:	<b>Chilli</b>	Reference Weather Station:		Unit:	<b>Hectare</b>
Mandal:	<b>Bhoopalpally, Chennaraopet, Chityal, Duggondi, Etunagaram, Gudur, Kothagudem, Mulugu, Narsampet, Nallaballi, Parkal, Shyampet, Venkatapur, Tadval &amp; Govindraopet</b>				

**1. MAXIMUM TEMPERATURE**

PERIOD	<b>1-Aug</b> to <b>31-Oct</b>
--------	-------------------------------

INDEX	Number of days having Maximum Temperature > <b>36 °C</b>
	Range I Range II Payout(Rs)
	<= <b>6</b> <b>0</b>
	<b>7</b> <b>11</b> <b>2000</b>
	<b>12</b> <b>16</b> <b>4500</b>
	<b>17</b> <b>21</b> <b>7000</b>
	<b>22</b> <b>&gt;</b> <b>10000</b>

TOTAL PAYOUT (Rs.)	<b>10000</b>
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**2. DEFICIT RAINFALL**

2A. RAINFALL VOLUME	PERIOD	<b>10-Jul</b> to <b>31-Jul</b>	<b>1-Aug</b> to <b>15-Sep</b>	<b>16-Sep</b> to <b>15-Oct</b>
	TRIGGER I (<)	<b>140</b> mm	<b>275</b> mm	<b>100</b> mm
	TRIGGER II (<)	<b>60</b> mm	<b>135</b> mm	<b>40</b> mm
	EXIT	<b>0</b>	<b>0</b>	<b>0</b>
	RATE I (Rs./ mm)	<b>28.00</b>	<b>35.00</b>	<b>35.00</b>
	RATE II (Rs./ mm)	<b>46.00</b>	<b>56.30</b>	<b>72.50</b>
	Max. Payout (Rs.)	<b>5000</b>	<b>12500</b>	<b>5000</b>
	TOTAL PAYOUT (Rs.)	<b>22500</b>		

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	<b>10-Jul</b> to <b>31-Aug</b>
	TRIGGER DAYS (>=)	<b>13</b> <b>18</b> <b>25</b>
	PAYOUT (Rs.)	<b>2000</b> <b>4000</b> <b>7500</b>
	TOTAL PAYOUT (Rs.)	<b>7500</b>

Note: Rainfall of less than **2.5** mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	<b>10-Jul</b> to <b>31-Jul</b>	<b>1-Aug</b> to <b>15-Sep</b>	<b>16-Sep</b> to <b>31-Oct</b>
	Consecutive Two day's RF	<b>100</b> mm	<b>150</b> mm	<b>80</b> mm
	EXIT (mm)	<b>200</b> mm	<b>250</b> mm	<b>200</b> mm
	Payout (Rs. / mm)	<b>20.00</b>	<b>30.00</b>	<b>41.67</b>
	Max. Payout	<b>2000</b>	<b>3000</b>	<b>5000</b>
	TOTAL PAYOUT (Rs.)	<b>10000</b>		

TOTAL SUM INSURED (Rs.)	<b>50000</b>
PREMIUM (Rs.)	<b>4900</b>
PREMIUM %	<b>9.80%</b>

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

**Agriculture Insurance Company of India Ltd.**

**WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)**

**TERM SHEET**

Annexure I Contd....

State: District

District: Warangal

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal:	Cherial, Doveruppala, Dharmasagar, Hasanparthy, Kodakandla, Jangaon, Lingalaghanpur, Mogullapally, Marripeda, Maddur, Narasimhalupet, Narmetta, Palakurthy, Wardhannapet				

**1. MAXIMUM TEMPERATURE**

PERIOD	1-Aug to 31-Oct
--------	-----------------

INDEX	Number of days having Maximum Temperature > 37 °C																		
	<table><tr><th>Range I</th><th>Range II</th><th>Payout(Rs)</th></tr><tr><td>&lt;= 6</td><td></td><td>0</td></tr><tr><td>7</td><td>11</td><td>2000</td></tr><tr><td>12</td><td>16</td><td>4500</td></tr><tr><td>17</td><td>21</td><td>7000</td></tr><tr><td>22</td><td>&gt;</td><td>10000</td></tr></table>	Range I	Range II	Payout(Rs)	<= 6		0	7	11	2000	12	16	4500	17	21	7000	22	>	10000
Range I	Range II	Payout(Rs)																	
<= 6		0																	
7	11	2000																	
12	16	4500																	
17	21	7000																	
22	>	10000																	

TOTAL PAYOUT (Rs.)	10000
--------------------	-------

**2. DEFICIT RAINFALL**

		PHASE - I		PHASE - II		PHASE - III					
2A.	RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	80		mm	200		mm	100		mm
		TRIGGER II (<)	40		mm	80		mm	40		mm
		EXIT	0			0			0		
		RATE I (Rs./ mm)	30.00			30.00			35.00		
		RATE II (Rs./ mm)	95.00			111.25			72.50		
		Max. Payout (Rs.)	5000			12500			5000		
		TOTAL PAYOUT (Rs.)	22500								

2 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug
		TRIGGER DAYS (>=)	20	27	35
		PAYOUT (Rs.)	2000	4000	7500
	TOTAL PAYOUT (Rs.)	7500			

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3

PERIOD

10-Jul

to

31-Jul

1-Aug

to

15-Sep

16-Sep

to

31-Oct

Consecutive Two day's RF TRIGGER (>)

100

mm

150

mm

80

mm

EXIT (mm)

200

mm

250

mm

200

mm

Payout (Rs. / mm)

20.00

30.00

41.67

Max. Payout

2000

3000

5000

TOTAL PAYOUT (Rs.)

10000

TOTAL SUM INSURED (Rs.)

50000

PREMIUM (Rs.)

4900

PREMIUM %

9.80%

Note: In a continuous spell of more than two days(with index over trigger) , the sum of two consecutive days with highest index would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

**Agriculture Insurance Company of India Ltd.**

**WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)**

**TERM SHEET**

Annexure I Contd....

State: District

District: **Warangal**

Crop: <b>Chilli</b>	Reference Weather Station:	Unit: <b>Hectare</b>
Mandal: <b>Kesamundram, Mangapet, Mahaboobabad, Mulugu Ghanpur, Thorrur</b>		

**1. MAXIMUM TEMPERATURE**

PERIOD	<b>1-Aug</b> to <b>31-Oct</b>
--------	-------------------------------

INDEX	Number of days having Maximum Temperature > 37 °C																		
	<table><tr><th>Range I</th><th>Range II</th><th>Payout(Rs)</th></tr><tr><td>&lt;= 6</td><td></td><td>0</td></tr><tr><td>7</td><td>11</td><td>2000</td></tr><tr><td>12</td><td>16</td><td>4500</td></tr><tr><td>17</td><td>21</td><td>7000</td></tr><tr><td>22</td><td>&gt;</td><td>10000</td></tr></table>	Range I	Range II	Payout(Rs)	<= 6		0	7	11	2000	12	16	4500	17	21	7000	22	>	10000
Range I	Range II	Payout(Rs)																	
<= 6		0																	
7	11	2000																	
12	16	4500																	
17	21	7000																	
22	>	10000																	

TOTAL PAYOUT (Rs.)	<b>10000</b>
--------------------	--------------

**2. DEFICIT RAINFALL**

2A. RAINFALL VOLUME	PHASE - I			PHASE - II		PHASE - III	
	PERIOD	<b>10-Jul</b> to <b>31-Jul</b>		<b>1-Aug</b> to <b>15-Sep</b>		<b>16-Sep</b> to <b>15-Oct</b>	
	TRIGGER I (<)	<b>140</b> mm		<b>250</b> mm		<b>80</b> mm	
	TRIGGER II (<)	<b>70</b> mm		<b>125</b> mm		<b>30</b> mm	
	EXIT	<b>0</b>		<b>0</b>		<b>0</b>	
	RATE I (Rs./ mm)	<b>25.00</b>		<b>40.00</b>		<b>40.00</b>	
	RATE II (Rs./ mm)	<b>46.43</b>		<b>60.00</b>		<b>100.00</b>	
	Max. Payout (Rs.)	<b>5000</b>		<b>12500</b>		<b>5000</b>	
	TOTAL PAYOUT (Rs.)	<b>22500</b>					

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PHASE - I			PHASE - II		PHASE - III	
	PERIOD	<b>10-Jul</b> to <b>31-Aug</b>		<b>1-Aug</b> to <b>15-Sep</b>		<b>16-Sep</b> to <b>31-Oct</b>	
	TRIGGER DAYS (>=)	<b>15</b>	<b>20</b>	<b>25</b>			
	PAYOUT (Rs.)	<b>2000</b>	<b>4000</b>	<b>7500</b>			
	TOTAL PAYOUT (Rs.)	<b>7500</b>					

Note: Rainfall of less than **2.5** mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3. EXCESS RAINFALL (Multiple events)	PHASE - I			PHASE - II		PHASE - III	
	PERIOD	<b>10-Jul</b> to <b>31-Jul</b>		<b>1-Aug</b> to <b>15-Sep</b>		<b>16-Sep</b> to <b>31-Oct</b>	
	Consecutive Two day's RF TRIGGER (>)	<b>120</b> mm		<b>150</b> mm		<b>80</b> mm	
	EXIT (mm)	<b>200</b> mm		<b>250</b> mm		<b>200</b> mm	
	Payout (Rs. / mm)	<b>25.00</b>		<b>30.00</b>		<b>41.67</b>	
	Max. Payout	<b>2000</b>		<b>3000</b>		<b>5000</b>	
	TOTAL PAYOUT (Rs.)	<b>10000</b>					
	TOTAL SUM INSURED (Rs.)	<b>50000</b>					
	PREMIUM (Rs.)	<b>4900</b>					
	PREMIUM %	<b>9.80%</b>					

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .



**Agriculture Insurance Company of India Ltd.**

**WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)**

**TERM SHEET**

Annexure I Contd....

State: District

District: Warangal

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal :	Raghunathapally				

**1. MAXIMUM TEMPERATURE**

PERIOD	1-Aug to 31-Oct
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INDEX	Number of days having Maximum Temperature > 37 °C
	Range I Range II Payout(Rs)
	<= 6 0
7	11 2000
12	16 4500
17	21 7000
22	> 10000

TOTAL PAYOUT (Rs.)	10000
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**2. DEFICIT RAINFALL**

		PHASE - I		PHASE - II		PHASE - III					
2A.	RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	70		mm	180		mm	100		mm
		TRIGGER II (<)	30		mm	90		mm	40		mm
		EXIT	0			0			0		
		RATE I (Rs./ mm)	30.00			40.00			35.00		
		RATE II (Rs./ mm)	126.67			98.89			72.50		
		Max. Payout (Rs.)	5000			12500			5000		
		TOTAL PAYOUT (Rs.)	22500								

2 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul		to		31-Aug	
		TRIGGER DAYS (>=)	20		25		30	
		PAYOUT (Rs.)	2000		4000		7500	
	TOTAL PAYOUT (Rs.)		7500					

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3

EXCESS RAINFALL (Multiple events)

PERIOD

10-Jul to 31-Jul

1-Aug to 15-Sep

16-Sep to 31-Oct

Consecutive Two day's RF TRIGGER (>)

120 mm

150 mm

80 mm

EXIT (mm)

200 mm

250 mm

200 mm

Payout (Rs. / mm)

25.00

30.00

41.67

Max. Payout

2000

3000

5000

TOTAL PAYOUT (Rs.)

10000

TOTAL SUM INSURED (Rs.)

50000

PREMIUM (Rs.)

4900

PREMIUM %

9.80%

Note: In a continuous spell of more than two days(with index over trigger) , the sum of two consecutive days with highest index would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure II

State: District

District: Khammam

Mandal: ASWAPURAM, KOTHAGUDEM, GUNDALA

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
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1. MAXIMUM TEMPERATURE

PERIOD		1-Aug to 31-Oct	
INDEX	Number of days having Maximum Temperature > 37 °C		
	Range I	Range II	Payout(Rs)
	<=	6	0
	7	11	2000
	12	16	4500
	17	21	7000
	22	>	10000
TOTAL PAYOUT (Rs.)		10000	

2 DEFICIT RAINFALL

PHASE - I				PHASE - II		PHASE - III				
2A. RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
	TRIGGER I (<)	130	mm		300	mm		100	mm	
	TRIGGER II (<)	60	mm		140	mm		40	mm	
	EXIT	0			0			0		
	RATE I (Rs./ mm)	28.00			35.00			35.00		
	RATE II (Rs./ mm)	50.67			49.29			72.50		
	Max. Payout (Rs.)	5000			12500			5000		
TOTAL PAYOUT (Rs.)		22500								
2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug						
	TRIGGER DAYS (>=)	12	18	25						
	PAYOUT (Rs.)	2000	4000	7500						
	TOTAL PAYOUT (Rs.)		7500							

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3

		PHASE - I		PHASE - II		PHASE - III				
EXCESS RAINFALL (Multiple events)	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	31-Oct
	Consecutive Two day's RF TRIGGER (>)	120	mm		150	mm		80	mm	
	EXIT (mm)	200	mm		250	mm		200	mm	
	Payout (Rs. / mm)	25.00			30.00			41.67		
	Max. Payout	2000			3000			5000		
	TOTAL PAYOUT (Rs.)		10000							
TOTAL SUM INSURED (Rs.)		50000								
PREMIUM (Rs.)		4900								
PREMIUM %		9.80%								

Note: In a continuous spell of more than two days(with index over trigger) , the sum of two consecutive days with highest index would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure II Contd....

State: District

District: Khammam

Mandal: MANUGUR, WAZEED

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
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1. MAXIMUM TEMPERATURE

PERIOD		1-Aug to 31-Oct	
INDEX	Number of days having Maximum Temperature > 37 °C		
	Range I	Range II	Payout(Rs)
	<=	6	0
	7	11	2000
	12	16	4500
	17	21	7000
	22	>	10000
TOTAL PAYOUT (Rs.)		10000	

2 DEFICIT RAINFALL

PHASE - I				PHASE - II		PHASE - III				
2A. RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
	TRIGGER I (<)	130	mm		275	mm		80	mm	
	TRIGGER II (<)	60	mm		135	mm		40	mm	
	EXIT	0			0			0		
	RATE I (Rs./ mm)	28.00			35.00			35.00		
	RATE II (Rs./ mm)	50.67			56.30			90.00		
	Max. Payout (Rs.)	5000			12500			5000		
TOTAL PAYOUT (Rs.)		22500								
2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug						
	TRIGGER DAYS (>=)	15	20	25						
	PAYOUT (Rs.)	2000	4000	7500						
TOTAL PAYOUT (Rs.)		7500								

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3

EXCESS RAINFALL (Multiple events)	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	31-Oct
	Consecutive Two day's RF TRIGGER (>)	120	mm		150	mm		80	mm	
	EXIT (mm)	200	mm		250	mm		200	mm	
	Payout (Rs. / mm)	25.00			30.00			41.67		
	Max. Payout	2000			3000			5000		
	TOTAL PAYOUT (Rs.)		10000							
	TOTAL SUM INSURED (Rs.)		50000							
PREMIUM (Rs.)		4900								
PREMIUM %		9.80%								

Note: In a continuous spell of more than two days(with index over trigger) , the sum of two consecutive days with highest index would be considered. Next event would be counted only if the index break (indexed RF less than trigger) .

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Mandal: ASWARAOPETA, KUNAVARAM, MULAKALAPALLI,  
PALWANCHA,PINAPAKA,SINGARENI

State: District

District: Khammam

Crop: Chilli

Reference Weather Station:

Unit: Hectare

1. MAXIMUM TEMPERATURE

Annexure II Contd....

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >			37 °C
	Range I	Range II	Payout(Rs)	
	<=	6	0	
	7	11	2000	
	12	16	4500	
	17	21	7000	
	22	>	10000	
TOTAL PAYOUT (Rs.)		10000		

2 DEFICIT RAINFALL

2A. RAINFALL VOLUME	PHASE - I		PHASE - II		PHASE - III	
	PERIOD	10-Jul to 31-Jul	1-Aug to 15-Sep		16-Sep to 15-Oct	
	TRIGGER I (<)	130 mm	300 mm		120 mm	
	TRIGGER II (<)	60 mm	140 mm		50 mm	
	EXIT	0	0		0	
	RATE I (Rs./ mm)	28.00	35.00		30.00	
	RATE II (Rs./ mm)	50.67	49.29		58.00	
	Max. Payout (Rs.)	5000	12500		5000	
TOTAL PAYOUT (Rs.)		22500				
2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul to 31-Aug				
	TRIGGER DAYS (>=)	12	17	22		
	PAYOUT (Rs.)	2000	4000	7500		
TOTAL PAYOUT (Rs.)		7500				

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PHASE - I		PHASE - II		PHASE - III	
	PERIOD	10-Jul to 31-Jul	1-Aug to 15-Sep		16-Sep to 31-Oct	
	Consecutive Two day's RF					
	TRIGGER (>)	120 mm	150 mm		60 mm	
	EXIT (mm)	200 mm	250 mm		160 mm	
	Payout (Rs. / mm)	25.00	30.00		50.00	
	Max. Payout	2000	3000		5000	
TOTAL PAYOUT (Rs.)		10000				
TOTAL SUM INSURED (Rs.)		50000				
PREMIUM (Rs.)		4900				
PREMIUM %		9.80%				

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure II Contd....

State: District

District: Khammam

Mandal: DAMMAPETA, TALLADA, TEKULAPALLI

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
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1. MAXIMUM TEMPERATURE

PERIOD		1-Aug to 31-Oct	
INDEX	Number of days having Maximum Temperature > 37 °C		
	Range I	Range II	Payout(Rs)
	<=	6	0
	7	11	2000
	12	16	4500
	17	21	7000
	22	>	10000
TOTAL PAYOUT (Rs.)		10000	

2 DEFICIT RAINFALL

		PHASE - I			PHASE - II			PHASE - III			
2A.	RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	130	mm		300	mm		100	mm	
		TRIGGER II (<)	60	mm		140	mm		40	mm	
		EXIT	0			0			0		
		RATE I (Rs./ mm)	28.00			35.00			35.00		
		RATE II (Rs./ mm)	50.67			49.29			72.50		
		Max. Payout (Rs.)	5000			12500			5000		
		TOTAL PAYOUT (Rs.)		22500							
2 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug						
		TRIGGER DAYS (>=)	12	18	25						
		PAYOUT (Rs.)	2000	4000	7500						
				TOTAL PAYOUT (Rs.)		7500					

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3

		PHASE - I		PHASE - II		PHASE - III				
EXCESS RAINFALL (Multiple events)	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	31-Oct
	Consecutive Two day's RF TRIGGER (>)	120	mm		150	mm		80	mm	
	EXIT (mm)	200	mm		250	mm		200	mm	
	Payout (Rs. / mm)	25.00			30.00			41.67		
	Max. Payout	2000			3000			5000		
	TOTAL PAYOUT (Rs.)		10000							
TOTAL SUM INSURED (Rs.)		50000								
PREMIUM (Rs.)		4900								
PREMIUM %		9.80%								

Note: In a continuous spell of more than two days(with index over trigger) , the sum of two consecutive days with highest index would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure II Contd....

State: District District: Khammam Mandal: BAYYARAM, KHAMMAM®, KHAMMAM (U), KUKUNOOR

Crop: Chilli Reference Weather Station: Unit: Hectare

1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >			37 °C
	Range I	Range II	Payout(Rs)	
	<=	6	0	
	7	11	2000	
	12	16	4500	
	17	21	7000	
	22	>	10000	
TOTAL PAYOUT (Rs.)		10000		

2 DEFICIT RAINFALL

		PHASE - I			PHASE - II			PHASE - III			
2A.	RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	130	mm		275	mm		90	mm	
		TRIGGER II (<)	60	mm		135	mm		40	mm	
		EXIT	0			0			0		
		RATE I (Rs./ mm)	28.00			35.00			35.00		
		RATE II (Rs./ mm)	50.67			56.30			81.25		
		Max. Payout (Rs.)	5000			12500			5000		
		TOTAL PAYOUT (Rs.)		22500							
2 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug						
		TRIGGER DAYS (>=)	12	18	25						
		PAYOUT (Rs.)	2000	4000	7500						
		TOTAL PAYOUT (Rs.)		7500							

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3

EXCESS RAINFALL (Multiple events)	PHASE - I				PHASE - II		PHASE - III			
	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	31-Oct
	Consecutive Two day's RF TRIGGER (>)	120	mm		150	mm		80	mm	
	EXIT (mm)	200	mm		250	mm		160	mm	
	Payout (Rs. / mm)	25.00			30.00			62.50		
	Max. Payout	2000			3000			5000		
	TOTAL PAYOUT (Rs.)		10000							
TOTAL SUM INSURED (Rs.)		50000								
PREMIUM (Rs.)		4900								
PREMIUM %		9.80%								

Note: In a continuous spell of more than two days(with index over trigger) , the sum of two consecutive days with highest index would be considered. Next event would be counted only if the index break (indexed RF less than trigger) .

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure II Contd....

State: District District: Khammam Mandal: BHADRACHALAM, GARLA, JULURPAD,YELLANDHU

Crop: Chilli Reference Weather Station: Unit: Hectare

1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >			37 °C
	Range I	Range II	Payout(Rs)	
	<=	6	0	
	7	11	2000	
	12	16	4500	
	17	21	7000	
	22	>	10000	
TOTAL PAYOUT (Rs.)		10000		

2 DEFICIT RAINFALL

				PHASE - I		PHASE - II		PHASE - III			
2A.	RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		300	mm		90	mm	
		TRIGGER II (<)	70	mm		140	mm		40	mm	
		EXIT	0			0			0		
		RATE I (Rs./ mm)	25.00			35.00			35.00		
		RATE II (Rs./ mm)	42.86			49.29			81.25		
		Max. Payout (Rs.)	5000			12500			5000		
TOTAL PAYOUT (Rs.)		22500									
2 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug						
		TRIGGER DAYS (>=)	10	15	20						
		PAYOUT (Rs.)	2000	4000	7500						
TOTAL PAYOUT (Rs.)		7500									

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3

EXCESS RAINFALL (Multiple events)	PHASE - I				PHASE - II		PHASE - III			
	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	31-Oct
	Consecutive Two day's RF TRIGGER (>)	120	mm		150	mm		80	mm	
	EXIT (mm)	200	mm		250	mm		160	mm	
	Payout (Rs. / mm)	25.00			30.00			62.50		
	Max. Payout	2000			3000			5000		
	TOTAL PAYOUT (Rs.)		10000							
TOTAL SUM INSURED (Rs.)		50000								
PREMIUM (Rs.)		4900								
PREMIUM %		9.80%								

Note: In a continuous spell of more than two days(with index over trigger) , the sum of two consecutive days with highest index would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure II Contd....

State: District District: Khammam Mandal: BONAKAL, KALLUR, KUSUMANCHI, MADHIRA, PENUBALLI, VEMSOOR

Crop: Chilli Reference Weather Station: Unit: Hectare

1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >			37 °C
	Range I	Range II	Payout(Rs)	
	<=	6	0	
	7	11	2000	
	12	16	4500	
	17	21	7000	
	22	>	10000	
TOTAL PAYOUT (Rs.)		10000		

2 DEFICIT RAINFALL

PHASE - I				PHASE - II		PHASE - III					
2A.	RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	130	mm		260	mm		80	mm	
		TRIGGER II (<)	60	mm		130	mm		40	mm	
		EXIT	0			0			0		
		RATE I (Rs./ mm)	28.00			35.00			35.00		
		RATE II (Rs./ mm)	50.67			61.15			90.00		
		Max. Payout (Rs.)	5000			12500			5000		
TOTAL PAYOUT (Rs.)		22500									
2 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug						
		TRIGGER DAYS (>=)	12		17	24					
		PAYOUT (Rs.)	2000		4000	7500					
TOTAL PAYOUT (Rs.)		7500									

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3

EXCESS RAINFALL (Multiple events)	PHASE - I		PHASE - II		PHASE - III	
	PERIOD	10-Jul to 31-Jul	1-Aug to 15-Sep	16-Sep to 31-Oct		
	Consecutive Two day's RF TRIGGER (>)	120 mm	150 mm	80 mm		
	EXIT (mm)	200 mm	250 mm	180 mm		
	Payout (Rs. / mm)	25.00	30.00	50.00		
	Max. Payout	2000	3000	5000		
	TOTAL PAYOUT (Rs.)		10000			
	TOTAL SUM INSURED (Rs.)		50000			
PREMIUM (Rs.)		4900				
PREMIUM %		9.80%				

Note: In a continuous spell of more than two days(with index over trigger) , the sum of two consecutive days with highest index would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .



Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure II Contd....

State: District District: Khammam Mandal: BURGAMPAD, CHINTAKANI, KAMEPALLI, KONIJERLA, WYRA,YERRUPALEM

Crop: Chilli Reference Weather Station: Unit: Hectare

1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature > 37 °C			
	Range I	Range II	Payout(Rs)	
	<=	6	0	
7	11	2000		
12	16	4500		
17	21	7000		
22	>	10000		
TOTAL PAYOUT (Rs.)		10000		

2 DEFICIT RAINFALL

				PHASE - I		PHASE - II		PHASE - III			
2A.	RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	130	mm		280	mm		80	mm	
		TRIGGER II (<)	60	mm		140	mm		40	mm	
		EXIT	0			0			0		
		RATE I (Rs./ mm)	28.00			35.00			35.00		
		RATE II (Rs./ mm)	50.67			54.29			90.00		
		Max. Payout (Rs.)	5000			12500			5000		
TOTAL PAYOUT (Rs.)		22500									
2 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug						
		TRIGGER DAYS (>=)	10	15	20						
		PAYOUT (Rs.)	2000	4000	7500						
TOTAL PAYOUT (Rs.)		7500									

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3	EXCESS RAINFALL (Multiple events)	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	31-Oct
		Consecutive Two day's RF TRIGGER (>)	120	mm		150	mm		80	mm	
		EXIT (mm)	200	mm		250	mm		180	mm	
		Payout (Rs. / mm)	25.00			30.00			50.00		
		Max. Payout	2000			3000			5000		
		TOTAL PAYOUT (Rs.)	10000								
TOTAL SUM INSURED (Rs.)		50000									
PREMIUM (Rs.)		4900									
PREMIUM %		9.80%									

Note: In a continuous spell of more than two days(with index over trigger) , the sum of two consecutive days with highest index would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure II Contd....

State: District District: Khammam Mandal: CHANDRUGONDA, CHINTUR, DUMMUGUDEM, ENKUR, MUDIGONDA

Crop: Chilli Reference Weather Station: Unit: Hectare

1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >			37 °C
	Range I	Range II	Payout(Rs)	
	<=	6	0	
	7	11	2000	
	12	16	4500	
	17	21	7000	
	22	>	10000	
TOTAL PAYOUT (Rs.)		10000		

2 DEFICIT RAINFALL

		PHASE - I			PHASE - II			PHASE - III			
2A.	RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	130	mm		275	mm		80	mm	
		TRIGGER II (<)	60	mm		135	mm		40	mm	
		EXIT	0			0			0		
		RATE I (Rs./ mm)	28.00			35.00			35.00		
		RATE II (Rs./ mm)	50.67			56.30			90.00		
		Max. Payout (Rs.)	5000			12500			5000		
		TOTAL PAYOUT (Rs.)		22500							
2 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug						
		TRIGGER DAYS (>=)	12	18	25						
		PAYOUT (Rs.)	2000	4000	7500						
		TOTAL PAYOUT (Rs.)		7500							

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3

EXCESS RAINFALL (Multiple events)	PHASE - I				PHASE - II		PHASE - III			
	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	31-Oct
	Consecutive Two day's RF TRIGGER (>)	120	mm		150	mm		80	mm	
	EXIT (mm)	200	mm		250	mm		160	mm	
	Payout (Rs. / mm)	25.00			30.00			62.50		
	Max. Payout	2000			3000			5000		
	TOTAL PAYOUT (Rs.)		10000							
	TOTAL SUM INSURED (Rs.)		50000							
PREMIUM (Rs.)		4900								
PREMIUM %		9.80%								

Note: In a continuous spell of more than two days(with index over trigger) , the sum of two consecutive days with highest index would be considered. Next event would be counted only if the index break (indexed RF less than trigger) .

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure II Contd....

State: District

District: Khammam

Mandal: CHERLA, SATTUPALLY

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
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1. MAXIMUM TEMPERATURE

PERIOD		1-Aug to 31-Oct	
INDEX	Number of days having Maximum Temperature > 37 °C		
	Range I	Range II	Payout(Rs)
	<=	6	0
	7	11	2000
	12	16	4500
	17	21	7000
	22	>	10000
TOTAL PAYOUT (Rs.)		10000	

2 DEFICIT RAINFALL

PHASE - I				PHASE - II		PHASE - III				
2A. RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
	TRIGGER I (<)	130	mm		250	mm		80	mm	
	TRIGGER II (<)	60	mm		125	mm		40	mm	
	EXIT	0			0			0		
	RATE I (Rs./ mm)	25.00			30.00			30.00		
	RATE II (Rs./ mm)	54.17			70.00			95.00		
	Max. Payout (Rs.)	5000			12500			5000		
TOTAL PAYOUT (Rs.)		22500								
2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug						
	TRIGGER DAYS (>=)	15	20	25						
	PAYOUT (Rs.)	2000	4000	7500						
TOTAL PAYOUT (Rs.)		7500								

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3

		PHASE - I		PHASE - II		PHASE - III				
EXCESS RAINFALL (Multiple events)	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	31-Oct
	Consecutive Two day's RF TRIGGER (>)	120	mm		150	mm		80	mm	
	EXIT (mm)	200	mm		250	mm		160	mm	
	Payout (Rs. / mm)	25.00			30.00			62.50		
	Max. Payout	2000			3000			5000		
	TOTAL PAYOUT (Rs.)		10000							
TOTAL SUM INSURED (Rs.)		50000								
PREMIUM (Rs.)		4900								
PREMIUM %		9.80%								

Note: In a continuous spell of more than two days(with index over trigger) , the sum of two consecutive days with highest index would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure II Contd....

State: District

District: Khammam

Mandal: V.R.PURAM, VELAIRPAD

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
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1. MAXIMUM TEMPERATURE

PERIOD		1-Aug to 31-Oct	
INDEX	Number of days having Maximum Temperature > 37 °C		
	Range I	Range II	Payout(Rs)
	<=	6	0
	7	11	2000
	12	16	4500
	17	21	7000
	22	>	10000
TOTAL PAYOUT (Rs.)		10000	

2 DEFICIT RAINFALL

PHASE - I				PHASE - II		PHASE - III				
2A. RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
	TRIGGER I (<)	120	mm		250	mm		80	mm	
	TRIGGER II (<)	60	mm		125	mm		30	mm	
	EXIT	0			0			0		
	RATE I (Rs./ mm)	25.00			30.00			35.00		
	RATE II (Rs./ mm)	58.33			70.00			108.33		
	Max. Payout (Rs.)	5000			12500			5000		
	TOTAL PAYOUT (Rs.)		22500							
2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug						
	TRIGGER DAYS (>=)	18	23	30						
	PAYOUT (Rs.)	2000	4000	7500						
	TOTAL PAYOUT (Rs.)		7500							

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3

		PHASE - I		PHASE - II		PHASE - III				
EXCESS RAINFALL (Multiple events)	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	31-Oct
	Consecutive Two day's RF TRIGGER (>)	120	mm		150	mm		80	mm	
	EXIT (mm)	200	mm		250	mm		160	mm	
	Payout (Rs. / mm)	25.00			30.00			62.50		
	Max. Payout	2000			3000			5000		
	TOTAL PAYOUT (Rs.)		10000							
TOTAL SUM INSURED (Rs.)		50000								
PREMIUM (Rs.)		4900								
PREMIUM %		9.80%								

Note: In a continuous spell of more than two days(with index over trigger) , the sum of two consecutive days with highest index would be considered. Next event would be counted only if the index break (indexed RF less than trigger) .

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure II Contd....

State: District District: Khammam Mandal: NELAKONDAPALLI, TIRUMALAYAPALEM, VENKATAPURAM

Crop: Chilli Reference Weather Station: Unit: Hectare

1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >			37 °C
	Range I	Range II	Payout(Rs)	
	<=	6	0	
	7	11	2000	
	12	16	4500	
	17	21	7000	
	22	>	10000	
TOTAL PAYOUT (Rs.)		10000		

2 DEFICIT RAINFALL

				PHASE - I		PHASE - II		PHASE - III			
2A.	RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	130	mm		275	mm		80	mm	
		TRIGGER II (<)	60	mm		135	mm		40	mm	
		EXIT	0			0			0		
		RATE I (Rs./ mm)	25.00			30.00			30.00		
		RATE II (Rs./ mm)	54.17			61.48			95.00		
		Max. Payout (Rs.)	5000			12500			5000		
TOTAL PAYOUT (Rs.)		22500									
2 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug						
		TRIGGER DAYS (>=)	12	18	25						
		PAYOUT (Rs.)	2000	4000	7500						
TOTAL PAYOUT (Rs.)		7500									

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3

EXCESS RAINFALL (Multiple events)	PHASE - I				PHASE - II		PHASE - III			
	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	31-Oct
	Consecutive Two day's RF TRIGGER (>)	120	mm		150	mm		100	mm	
	EXIT (mm)	200	mm		250	mm		200	mm	
	Payout (Rs. / mm)	25.00			30.00			50.00		
	Max. Payout	2000			3000			5000		
	TOTAL PAYOUT (Rs.)		10000							
	TOTAL SUM INSURED (Rs.)		50000							
PREMIUM (Rs.)		4900								
PREMIUM %		9.80%								

Note: In a continuous spell of more than two days(with index over trigger) , the sum of two consecutive days with highest index would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

## Agriculture Insurance Company of India Ltd.

## WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

## TERM SHEET

Annexure III

State: District

District: Guntur

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal:	Achampeta, Chebrole, Chilakaluripet, Durgl, Machavaram, Medikonduru, Muppala, Phirangipuram, Prathipadu, Sattenapalli, Pedanandipadu				

## 1. MAXIMUM TEMPERATURE

PERIOD	1-Aug	to	31-Oct
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INDEX	Number of days having Maximum Temperature >	37 °C
	Range I	Range II Payout(Rs)
	<= 6	0
7	11	2500
12	16	5500
17	21	8500
22	>	12500

TOTAL PAYOUT (Rs.)	12500
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## 2. DEFICIT RAINFALL

## PHASE - I

## PHASE - II

## PHASE - III

2A. RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
	TRIGGER I (<)	80	mm		200	mm		100	mm	
	TRIGGER II (<)	40	mm		100	mm		50	mm	
	EXIT	10			10			10		
	RATE I (Rs./ mm)	60.00			40.00			40.00		
	RATE II (Rs./ mm)	170.00			155.56			175.00		
	Max. Payout (Rs.)	7500			18000			9000		

TOTAL PAYOUT (Rs.)	34500
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug
	TRIGGER DAYS (>=)	15	20	25
	PAYOUT (Rs.)	3000	6000	12500

TOTAL PAYOUT (Rs.)	12500
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

## 3.

## PHASE - I

## PHASE - II

## PHASE - III

EXCESS RAINFALL (Multiple events)	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	31-Oct
	Consecutive Two day's RF									
	TRIGGER (>)	125	mm		150	mm		100	mm	
	EXIT (mm)	200	mm		250	mm		200	mm	
	Payout (Rs. / mm)	40.00			50.00			75.00		
	Max. Payout	3000			5000			7500		

TOTAL PAYOUT (Rs.)	15500
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TOTAL SUM INSURED (Rs.)	75000
PREMIUM (Rs.)	7350
PREMIUM %	9.80%

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

**Agriculture Insurance Company of India Ltd.**

**WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)**

**TERM SHEET**

**Annexure III Contd....**

State: <b>District</b>	District: <b>Guntur</b>	
Crop: <b>Chilli</b>	Reference Weather Station:	Unit: <b>Hectare</b>
Mandal: <b>Amrathalur, Amaravati, Guntur, Mangalagiri, Pedakakani, Pedakurapadu</b>		

**1. MAXIMUM TEMPERATURE**

PERIOD	1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature > <b>37 °C</b>		
	Range I	Range II	Payout(Rs)
	<= <b>6</b>		<b>0</b>
	<b>7</b>	<b>11</b>	<b>2500</b>
	<b>12</b>	<b>16</b>	<b>5500</b>
	<b>17</b>	<b>21</b>	<b>8500</b>
	<b>22</b>	<b>&gt;</b>	<b>12500</b>
TOTAL PAYOUT (Rs.)	<b>12500</b>		

**2. DEFICIT RAINFALL**

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct
	TRIGGER I (<)	80	mm	250	mm	100	mm
	TRIGGER II (<)	40	mm	100	mm	40	mm
	EXIT	10		10		10	
	RATE I (Rs./ mm)	60.00		40.00		60.00	
	RATE II (Rs./ mm)	170.00		133.33		180.00	
	Max. Payout (Rs.)	7500		18000		9000	
	TOTAL PAYOUT (Rs.)	<b>34500</b>					
2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Aug	1-Aug	to 15-Sep	16-Sep	to 15-Oct
	TRIGGER DAYS (>=)	15		20		25	
	PAYOUT (Rs.)	3000		6000		12500	
	TOTAL PAYOUT (Rs.)	<b>12500</b>					

Note: Rainfall of less than **2.5** mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3. EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct
	Consecutive Two day's RF						
	TRIGGER (>)	125	mm	150	mm	90	mm
	EXIT (mm)	225	mm	250	mm	200	mm
	Payout (Rs. / mm)	30.00		50.00		68.18	
	Max. Payout	3000		5000		7500	
	TOTAL PAYOUT (Rs.)	<b>15500</b>					
	TOTAL SUM INSURED (Rs.)	<b>75000</b>					
	PREMIUM (Rs.)	<b>7350</b>					
	PREMIUM %	<b>9.80%</b>					

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

**Agriculture Insurance Company of India Ltd.**

**WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)**

**TERM SHEET**

**Annexure III Contd....**

State: <b>District</b>	District: <b>Guntur</b>
Crop: <b>Chilli</b>	Reference Weather Station: <b>Unit: Hectare</b>
Mandal: <b>Bapatla, Boliapalle, Dacheipalli, Edlapadu, Gurajala, Ipur, Karempudi, Narasaraopeta, Ponnur, Rajupalem, Rompicherla, Thulur, Vatticherikulu, Kakumanu</b>	

**1. MAXIMUM TEMPERATURE**

PERIOD	1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature > 37 °C		
	Range I	Range II	Payout(Rs)
	<= 6		0
	7	11	2500
	12	16	5500
	17	21	8500
	22	>	12500
TOTAL PAYOUT (Rs.)	12500		

**2. DEFICIT RAINFALL**

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct
	TRIGGER I (<)	70	mm	225	mm	90	mm
	TRIGGER II (<)	30	mm	80	mm	40	mm
	EXIT	10		10		10	
	RATE I (Rs./ mm)	50.00		35.00		60.00	
	RATE II (Rs./ mm)	275.00		184.64		200.00	
	Max. Payout (Rs.)	7500		18000		9000	
TOTAL PAYOUT (Rs.)	34500						
2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Aug	1-Aug	to 31-Aug	16-Sep	to 31-Oct
	TRIGGER DAYS (>=)	18		25		30	
	PAYOUT (Rs.)	3000		6000		12500	
TOTAL PAYOUT (Rs.)	12500						

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3. EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct
	Consecutive Two day's RF	125	mm	150	mm	100	mm
	TRIGGER (>)	200	mm	250	mm	200	mm
	EXIT (mm)	40.00		50.00		75.00	
	Payout (Rs. / mm)	3000		5000		7500	
TOTAL PAYOUT (Rs.)	15500						
TOTAL SUM INSURED (Rs.)	75000						
PREMIUM (Rs.)	7350						
PREMIUM %	9.80%						

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .



**Agriculture Insurance Company of India Ltd.**

**WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)**

**TERM SHEET**

Annexure III Contd....

State: <b>District</b>	District: <b>Guntur</b>
Crop: <b>Chilli</b>	Reference Weather Station: <b>Unit: Hectare</b>
Mandal: <b>Bellamakonda, Krosuru, Nakarikallu, Piduguralla, Tadepalli, Tadikonda</b>	

**1. MAXIMUM TEMPERATURE**

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >			37 °C
	Range I	Range II	Payout(Rs)	
	<= 6		0	
	7	11	2500	
	12	16	5500	
	17	21	8500	
	22	>	12500	
TOTAL PAYOUT (Rs.)		12500		

**2. DEFICIT RAINFALL**

		PHASE - I			PHASE - II			PHASE - III			
		PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
2A.	RAINFALL VOLUME	TRIGGER I (<)	110	mm		250	mm		100	mm	
		TRIGGER II (<)	50	mm		125	mm		50	mm	
		EXIT	20			20			20		
		RATE I (Rs./ mm)	60.00			40.00			70.00		
		RATE II (Rs./ mm)	130.00			123.81			183.33		
		Max. Payout (Rs.)	7500			18000			9000		
		TOTAL PAYOUT (Rs.)			34500						
2 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug						
		TRIGGER DAYS (>=)	15	20	25						
		PAYOUT (Rs.)	3000	6000	12500						
				TOTAL PAYOUT (Rs.)			12500				

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

		PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to	31-Jul	1-Aug	to	15-Sep
3 EXCESS RAINFALL (Multiple events)	Consecutive Two day's RF	100	mm		150	mm	100
	TRIGGER (>)	200	mm		250	mm	200
	EXIT (mm)	30.00			50.00		75.00
	Payout (Rs./ mm)	3000			5000		7500
	Max. Payout	15500					
	TOTAL PAYOUT (Rs.)	15500					
TOTAL SUM INSURED (Rs.)		75000					
PREMIUM (Rs.)		7350					
PREMIUM %		9.80%					

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

**Agriculture Insurance Company of India Ltd.**

**WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)**

**TERM SHEET**

Annexure III Contd....

State: <b>District</b>	District: <b>Guntur</b>	Unit: <b>Hectare</b>
Crop: <b>Chilli</b>	Reference Weather Station:	
Mandal: <b>Macherla, Nandendla, Nuzendla, Rentachintala, Savalyapuram, Veldurathi, Vinukonda</b>		

**1. MAXIMUM TEMPERATURE**

PERIOD	1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature > 37 °C		
	Range I	Range II	Payout(Rs)
	<= 6		0
	7	11	2500
	12	16	5500
	17	21	8500
	22	>	12500
TOTAL PAYOUT (Rs.)	12500		

**2. DEFICIT RAINFALL**

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct
	TRIGGER I (<)	75	mm	175	mm	90	mm
	TRIGGER II (<)	30	mm	75	mm	40	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	35.00		35.00		45.00	
	RATE II (Rs./ mm)	197.50		193.33		168.75	
	Max. Payout (Rs.)	7500		18000		9000	
TOTAL PAYOUT (Rs.)	34500						
2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Aug	1-Aug	to 31-Aug	16-Sep	to 31-Oct
	TRIGGER DAYS (>=)	20		25	30		
	PAYOUT (Rs.)	3000	6000	12500			
TOTAL PAYOUT (Rs.)	12500						

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3. EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct
	Consecutive Two day's RF	125	mm	150	mm	100	mm
	TRIGGER (>)	200	mm	250	mm	200	mm
	EXIT (mm)	40.00		50.00		75.00	
	Payout (Rs. / mm)	3000		5000		7500	
TOTAL PAYOUT (Rs.)	15500						
TOTAL SUM INSURED (Rs.)	75000						
PREMIUM (Rs.)	7350						
PREMIUM %	9.80%						

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

**Agriculture Insurance Company of India Ltd.**

**WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)**

**TERM SHEET**

Annexure III Contd....

State: <b>District</b>	District: <b>Guntur</b>
Crop: <b>Chilli</b>	Reference Weather Station: <b>Unit: Hectare</b>
Mandal: <b>cherukupalli,Duggirala,Kollipara,Kolluru,Nagaram,Tsunduru,Vemuru</b>	

**1. MAXIMUM TEMPERATURE**

PERIOD	1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature > 37 °C		
	Range I	Range II	Payout(Rs)
	<= 6		0
	7	11	2500
	12	16	5500
	17	21	8500
	22	>	12500
<b>TOTAL PAYOUT (Rs.)</b>	<b>12500</b>		

**2. DEFICIT RAINFALL**

		PHASE - I		PHASE - II		PHASE - III	
RAINFALL VOLUME	PERIOD	10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct
	TRIGGER I (<)	80	mm	250	mm	100	mm
	TRIGGER II (<)	40	mm	100	mm	40	mm
	EXIT	10		10		10	
	RATE I (Rs./mm)	60.00		40.00		60.00	
	RATE II (Rs./mm)	170.00		133.33		180.00	
Max. Payout (Rs.)		7500		18000		9000	
TOTAL PAYOUT (Rs.)		34500					
RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to 31-Aug				
	TRIGGER DAYS (≥)	15	20	25			
	PAYOUT (Rs.)	3000	6000	12500			
TOTAL PAYOUT (Rs.)		12500					

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

EXCESS RAINFALL (Multiple events)	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	31-Oct
	Consecutive Two day's RF	125	mm		150	mm		90	mm	
	TRIGGER (>)	225	mm		250	mm		200	mm	
	EXIT (mm)	225			250			200		
	Payout (Rs. / mm)	30.00			50.00			68.18		
	Max. Payout	3000			5000			7500		
	TOTAL PAYOUT (Rs.)	15500				Note: In a continuous spell of more than two days(within over trigger) , the sum of two consecutive days with highest would be considered. Next event would be counted only if it break (indexed RF less than trigger) .				
TOTAL SUM INSURED (Rs.)	75000									
PREMIUM (Rs.)	7350									
PREMIUM %	9.80%									

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

**Agriculture Insurance Company of India Ltd.**

**WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)**

**TERM SHEET**

Annexure III Contd....

State: District	District: <b>Guntur</b>
Crop: <b>Chilli</b>	Reference Weather Station:
Mandal: <b>Bhattipurotu, Kariapalem, Nizamapatnam, Pittalavanipalem, Repalle</b>	Unit: <b>Hectare</b>

**1. MAXIMUM TEMPERATURE**

PERIOD	1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature > <b>37 °C</b>		
	Range I	Range II	Payout(Rs)
	<= <b>6</b>		<b>0</b>
	<b>7</b>	<b>11</b>	<b>2500</b>
	<b>12</b>	<b>16</b>	<b>5500</b>
	<b>17</b>	<b>21</b>	<b>8500</b>
	<b>22</b>	<b>&gt;</b>	<b>12500</b>
TOTAL PAYOUT (Rs.)	<b>12500</b>		

**2. DEFICIT RAINFALL**

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct
	TRIGGER I (<)	70	mm	225	mm	90	mm
	TRIGGER II (<)	30	mm	80	mm	40	mm
	EXIT	10		10		10	
	RATE I (Rs./ mm)	50.00		35.00		60.00	
	RATE II (Rs./ mm)	275.00		184.64		200.00	
	Max. Payout (Rs.)	7500		18000		9000	
TOTAL PAYOUT (Rs.)	<b>34500</b>						
2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Aug	1-Aug	to 15-Sep	16-Sep	to 15-Oct
		18	25	30			
	TRIGGER DAYS (>=)	18	25	30			
	PAYOUT (Rs.)	3000	6000	12500			
TOTAL PAYOUT (Rs.)	<b>12500</b>						

Note: Rainfall of less than **2.5** mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3. EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct
	Consecutive Two day's RF	125	mm	150	mm	100	mm
	TRIGGER (>)	200	mm	250	mm	200	mm
	EXIT (mm)	40.00		50.00		75.00	
	Payout (Rs. / mm)	3000		5000		7500	
	Max. Payout	3000		5000		7500	
TOTAL PAYOUT (Rs.)	<b>15500</b>						
TOTAL SUM INSURED (Rs.)	<b>75000</b>						
PREMIUM (Rs.)	<b>7350</b>						
PREMIUM %	<b>9.80%</b>						

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

**Agriculture Insurance Company of India Ltd.**

**WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)**

**TERM SHEET**

Annexure III Contd....

State: District	District: <b>Guntur</b>	Reference Weather Station:	Unit: <b>Hectare</b>
Crop: <b>Chilli</b>			
Mandal: <b>Tenali</b>			

**1. MAXIMUM TEMPERATURE**

PERIOD	1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature > <b>37 °C</b>		
	Range I	Range II	Payout(Rs)
	<=	6	0
	7	11	2500
	12	16	5500
	17	21	8500
	22	>	12500
TOTAL PAYOUT (Rs.)	12500		

**2. DEFICIT RAINFALL**

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct
	TRIGGER I (<)	75	mm	175	mm	90	mm
	TRIGGER II (<)	30	mm	75	mm	40	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	35.00		35.00		45.00	
	RATE II (Rs./ mm)	197.50		193.33		168.75	
	Max. Payout (Rs.)	7500		18000		9000	
TOTAL PAYOUT (Rs.)	34500						

  

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Aug	1-Aug	to 31-Aug	16-Sep	to 31-Oct
	TRIGGER DAYS (>=)	20		25	30		
	PAYOUT (Rs.)	3000	6000	12500			
TOTAL PAYOUT (Rs.)	12500						

Note: Rainfall of less than **2.5** mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3. EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct
	Consecutive Two day's RF	125	mm	150	mm	100	mm
	TRIGGER (>)	200	mm	250	mm	200	mm
	EXIT (mm)	40.00		50.00		75.00	
	Payout (Rs. / mm)	3000		5000		7500	
TOTAL PAYOUT (Rs.)	15500						
TOTAL SUM INSURED (Rs.)	75000						
PREMIUM (Rs.)	7350						
PREMIUM %	9.80%						

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD**

**Annexure IV**

Pilot WBCIS for **Red Chilly** Crop in **Warangal Dist.** Dist. Kharif, 2011

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Athmakur	Athmakur	Hasanparthy
2	Bachannapet	Bachannapet	Jangaon
3	Bhupalpally	Bhupalpally	Venkatapur
4	Chennaraopet	Chennaraopet	Nekkonda
5	Cheriyal	Cheriyal	Bachannapet
6	Chityal	Chityal	Mogullapally
7	Devaruppula	Devaruppula	Lingala Ghanpur
8	Dharmasagar	Dharmasagar	Ghanpur (Stn)
9	Dornakal	Dornakal	Kuravi
10	Duggondi	Duggondi	Narsampet
11	Eturnagaram	Eturnagaram	Tadvai
12	Geesugonda	Geesugonda	Hanamkonda
13	Ghanpur (M)	Ghanpur (M)	Venkatapur
14	Ghanpur (Stn)	Ghanpur (Stn)	Zaffergadh
15	Govindaraopet	Govindaraopet	Venkatapur
16	Gudur	Gudur	Chennaraopet
17	Hanamkonda	Hanamkonda	Dharmasagar
18	Hasanparthy	Hasanparthy	Hanamkonda
19	Jangaon	Jangaon	Raghunathpalli
20	Kesamudram	Kesamudram	Gudur
21	Khanapur	Khanapur	Chennaraopet
22	Kodakandla	Kodakandla	Palakurthy
23	Kothagudem	Kothagudem	Khanapur
24	Kuravi	Kuravi	Mahabubabad
25	Lingala Ghanpur	Lingala Ghanpur	Raghunathpalli
26	Maddur	Maddur	Narmetta
27	Mahabubabad	Mahabubabad	Kesamudram
28	Mangapet	Mangapet	Tadvai
29	Maripeda	Maripeda	Narsimhulapet
30	Mogullapally	Mogullapally	Parkal
31	Mulugu	Mulugu	Govindaraopet
32	Nallabelly	Nallabelly	Mulugu
33	Narmetta	Narmetta	Ghanpur (Stn)
34	Narsampet	Narsampet	Khanapur
35	Narsimhulapet	Narsimhulapet	Thorrur
36	Nekkonda	Nekkonda	Parvathagiri
37	Nellikuduru	Nellikuduru	Thorrur
38	Palakurthy	Palakurthy	Devaruppula
39	Parkal	Parkal	Regonda
40	Parvathagiri	Parvathagiri	Wardhannapet
41	Raghunathpalli	Raghunathpalli	Ghanpur (Stn)
42	Raiparthy	Raiparthy	Palakurthy
43	Regonda	Regonda	Ghanpur (M)
44	Sangem	Sangem	Wardhannapet
45	Shayampet	Shayampet	Athmakur
46	Tadvai	Tadvai	Govindaraopet
47	Thorrur	Thorrur	Raiparthy
48	Venkatapur	Venkatapur	Mulugu
49	Warangal	Warangal	Hanamkonda
50	Wardhannapet	Wardhannapet	Raiparthy
51	Zaffergadh	Zaffergadh	Wardhannapet

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD**

**Annexure V**

Pilot WBCIS for Red Chilly Crop in Khammam Dist. Dist. Kharif, 2011

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Aswapuram	Aswapuram	Dummugudem
2	Aswraopeta	Aswraopeta	Dammapeta
3	Bayyaram	Bayyaram	Yellandu
4	Bhadrachalam	Bhadrachalam	Burgampad
5	Bonakal	Bonakal	Wyra
6	Burgampad	Burgampad	Bhadrachalam
7	Chandrugonda	Chandrugonda	Julurpad
8	Cherla	Cherla	Manuguru
9	Chintakani	Chintakani	Khammam ®
10	Chintoor	Chintoor	Kunavaram
11	Dammapeta	Dammapeta	Sathupally
12	Dummugudem	Dummugudem	Bhadrachalam
13	Enkooor	Enkooor	Julurpad
14	Garla	Garla	Bayyaram
15	Gundala	Gundala	Pinapaka
16	Julurpad	Julurpad	Enkooor
17	Kalluru	Kalluru	Penubally
18	Kamepelly	Kamepelly	Singareni
19	Khammam ®	Khammam ®	Khammam(U)
20	Khammam(U)	Khammam(U)	Konijerla
21	Konijerla	Konijerla	Wyra
22	Kothagudem	Kothagudem	Tekulapally
23	Kukkunoor	Kukkunoor	Velairpad
24	Kunavaram	Kunavaram	V.R.Puram
25	Kusumanchi	Kusumanchi	Khammam ®
26	Madhira	Madhira	Bonakal
27	Manuguru	Manuguru	Aswapuram
28	Mudigonda	Mudigonda	Chintakani
29	Mulkalapally	Mulkalapally	Dammapeta
30	Nelakondapally	Nelakondapally	Mudigonda
31	Palwancha	Palwancha	Kothagudem
32	Penubally	Penubally	Sathupally
33	Pinapaka	Pinapaka	Manuguru
34	Sathupally	Sathupally	Penubally
35	Singareni	Singareni	Yellandu
36	Tekulapally	Tekulapally	Gundala
37	Thallada	Thallada	Wyra
38	Tirumalayapalem	Tirumalayapalem	Kusumanchi
39	V.R.Puram	V.R.Puram	Velairpad
40	Velairpad	Velairpad	Aswraopeta
41	Vemsoor	Vemsoor	Sathupally
42	Venkatapuram	Venkatapuram	Pinapaka
43	Wazeedu	Wazeedu	Venkatapuram
44	Wyra	Wyra	Thallada
45	Yellandu	Yellandu	Tekulapally
46	Yerrupalem	Yerrupalem	Madhira

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD**

**Annexure VI**

Pilot WBCIS for **Red Chilly** Crop in **Guntur Dist.** Dist. Kharif, 2011

List of **RUA - RWS - BWS**

<b>S.No</b>	<b>Reference Unit Area (RUA)</b>	<b>Reference Weather Station</b>	<b>Backup Weather Station</b>
1	AMARAVATHI	AMARAVATHI	PEDAKURAPADU
2	AMARTHALUR	AMARTHALUR	CHERUKUPALLI
3	ATCHAMPET H/Q CHAMARRU	ATCHAMPET H/Q CHAMARRU	KROSURU
4	BAPATLA	BAPATLA	KARLAPALEM
5	BELLAMKONDA	BELLAMKONDA	ATCHAMPET H/Q CHAMARRU
6	BHATTIPROLU	BHATTIPROLU	KOLLURU
7	BOLLAPALLI	BOLLAPALLI	DURGI
8	CHEBROLU	CHEBROLU	VATTICHERUKURU
9	CHERUKUPALLI	CHERUKUPALLI	NAGARAM
10	CHILAKALURIPET	CHILAKALURIPET	NADENDLA
11	DACHEPALLI	DACHEPALLI	MACHAVARAM
12	DUGGIRALA	DUGGIRALA	KOLLIPARA
13	DURGI	DURGI	VELDURTHI
14	EDLAPADU	EDLAPADU	NADENDLA
15	GUNTUR	GUNTUR	TADIKONDA
16	GURAZALA	GURAZALA	DACHEPALLI
17	IPUR	IPUR	BOLLAPALLI
18	KAKUMANU	KAKUMANU	PONNURU
19	KAREMPUDI	KAREMPUDI	GURAZALA
20	KARLAPALEM	KARLAPALEM	PITTALAVANI PALEM
21	KOLLIPARA	KOLLIPARA	TENALI
22	KOLLURU	KOLLURU	VEMURU
23	KROSURU	KROSURU	SATTENAPALLI
24	MACHAVARAM	MACHAVARAM	PIDUGURALLA
25	MACHERLA	MACHERLA	RENTACHINTALA
26	MANGALAGIRI	MANGALAGIRI	DUGGIRALA
27	MEDIKONDURU	MEDIKONDURU	TADIKONDA
28	MUPPALLA	MUPPALLA	NARASARAOPET
29	NADENDLA	NADENDLA	PHIRANGIPURAM
30	NAGARAM	NAGARAM	REPALLE
31	NARASARAOPET	NARASARAOPET	ROMPICHERLA
32	NEKARIKALLU	NEKARIKALLU	PIDUGURALLA
33	NIZAMPATNAM	NIZAMPATNAM	NAGARAM
34	NUZENDLA	NUZENDLA	VINUKONDA
35	PEDAKAKANI	PEDAKAKANI	GUNTUR
36	PEDAKURAPADU	PEDAKURAPADU	SATTENAPALLI
37	PEDANANDIPADU	PEDANANDIPADU	PRATHIPADU
38	PHIRANGIPURAM	PHIRANGIPURAM	SATTENAPALLI
39	PIDUGURALLA	PIDUGURALLA	KAREMPUDI
40	PITTALAVANI PALEM	PITTALAVANI PALEM	CHERUKUPALLI
41	PONNURU	PONNURU	T.SUNDURU (CHUNDUR)
42	PRATHIPADU	PRATHIPADU	EDLAPADU
43	RAJUPALEM	RAJUPALEM	NEKARIKALLU
44	RENTACHINTALA	RENTACHINTALA	GURAZALA
45	REPALLE	REPALLE	BHATTIPROLU
46	ROMPICHERLA	ROMPICHERLA	NEKARIKALLU
47	SATTENAPALLI	SATTENAPALLI	MUPPALLA
48	SAVALYAPURAM	SAVALYAPURAM	IPUR
49	T.SUNDURU (CHUNDUR)	T.SUNDURU (CHUNDUR)	CHEBROLU
50	TADEPALLI	TADEPALLI	MANGALAGIRI
51	TADIKONDA	TADIKONDA	AMARAVATHI
52	TENALI	TENALI	CHEBROLU
53	THULLURU	THULLURU	AMARAVATHI
54	VATTICHERUKURU	VATTICHERUKURU	PRATHIPADU
55	VELDURTHI	VELDURTHI	MACHERLA
56	VEMURU	VEMURU	AMARTHALUR
57	VINUKONDA	VINUKONDA	BOLLAPALLI



AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13<sup>th</sup>Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

WEATHER BASED CROP INSURANCE SCHEME  
(‘Micro Insurance Product’)  
Insurance Proposal Form

Annexure VII

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

1. Details of Cultivator:

Name :		Name of Father/Husband :	
Address for Communication, with contact Phone No.		Bank Name : Account No. :	
Bank Branch & Address			

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agri. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date: Signature of Cultivator / Proposer

-----**(For use by the Bank / PACS / Insurance Intermediary)**-----

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Farmer’s Share) ( Rs.)

**Prohibitions of Rebates:** Section 41 of the Insurance Act provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**

Head Office: 13<sup>th</sup> Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

**Annexure VII Contd.....**

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

**NOTE:** The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

FORM: WBCIS-LC-2

Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

FROM:

TO:

Annexure VIII

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** \_\_\_\_\_ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that

i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the ‘Schedule’ below are included, and

ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Name of the Nodal Bank’s  
Authorized Signatory :  
Designation :

Signature and Seal  
Of **Authorized Nodal Bank Official**

SCHEDULE

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: \_\_\_\_\_ Season: \_\_\_\_\_ Year: \_\_\_\_\_ Crop: \_\_\_\_\_

District: \_\_\_\_\_ Reference Unit Area: \_\_\_\_\_ R W Station: \_\_\_\_\_  
(as per Notification) (as per Notification)

Sum Insured per Hectare for Notified Crop: \_\_\_\_\_ Applicable Net Premium Rate: \_\_\_\_\_  
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: \_\_\_\_\_ DD / Cheque Date: \_\_\_\_\_ DD / Cheque Amount: \_\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)-----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC  
2) Guidelines for filling up Declarations are given overleaf

**Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)**

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
9. **Specific guidelines for filling in the Schedule :**
  - (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
  - (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
  - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
  - (vi) The Bank branches/PACSS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme (WBCIS)

FORM: WBCIS-NLC-3  
Declaration Form (NON-LOANEE)  
Annexure IX

FROM:

TO:

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** \_\_\_\_\_ within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- i)

All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and
- ii)

All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.( AIC) which are in force have been followed.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Name of the Nodal Bank’s  
Authorized Signatory :  
Designation :

Signature and Seal  
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: \_\_\_\_\_ Season: \_\_\_\_\_ Year: \_\_\_\_\_ Crop: \_\_\_\_\_

District: \_\_\_\_\_ Reference Unit Area: \_\_\_\_\_ R W Station: \_\_\_\_\_  
(as per Notification) (as per Notification)

Sum Insured for insured Crop per Hectare: \_\_\_\_\_ Applicable Net Premium Rate: \_\_\_\_\_  
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: \_\_\_\_\_ DD / Cheque Date: \_\_\_\_\_ DD / Cheque Amount: \_\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC;  
2) Guidelines for filling up Declarations are given overleaf.

**Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form  
(Non Loanee)**

**Annexure IX. Contd....**

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
  - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
  - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
  - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
  - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary  
Annexure X

FROM:

TO:

(Address of Insurance Intermediary with  
Contact Number)

Agriculture Insurance Company of India  
Limited (AIC), 8<sup>th</sup> Floor, United India Towers,  
Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** \_\_\_\_\_ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
2. It is certified on behalf of this insurance intermediary, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under WBCIS are included in this Declaration, and

ii) All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd.( AIC) and SLCCCI notification which are in force have been followed.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Name of the Insurance Intermediary’s  
Authorized Signatory :  
Designation :

Signature and Seal  
of Authorised Official  
of the Insurance Intermediary

SCHEDULE

Declaration No. allotted by Insurance Intermediary (II):

II’s CODE :

State: \_\_\_\_\_ Season: \_\_\_\_\_ Year: \_\_\_\_\_ Crop: \_\_\_\_\_

District: \_\_\_\_\_Reference Unit Area: \_\_\_\_\_R W Station: \_\_\_\_\_

(as per Notification)

(as per Notification)

Sum Insured for insured Crop per Hectare : \_\_\_\_\_

Applicable Net Premium Rate: \_\_\_\_\_  
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: \_\_\_\_\_ DD/ Cheque Date: \_\_\_\_\_ DD / Cheque Amount: \_\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

- NOTE: 1) All code boxes shall be filled up by AIC;  
2) Consolidated Declaration is accompanied by the individual proposals;  
3) Guidelines for filling up Declarations are given overleaf.



## Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
3. All code particulars (boxes) shall be filled up by AIC.
4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.
6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

### 9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).





## Agriculture Insurance Company of India Limited

Regional office, 8<sup>th</sup> Floor, United India Towers, Basheerbagh, Hyderabad – 500 029

Telefax: 23242363 Phone : 23242594, 23240235

### WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS Kharif, 2011 - Red Chilly

1. Weather Based Crop Insurance Scheme is being implemented for **Redchilly** crop in **Warangal, Khammam** and **Guntur** districts during Kharif, 2011 season. The operational modalities, mode of coverage and reporting by the banks differ from that of NAIS. However this scheme will be in operation exclusively for Red Chilly Crop in the above three districts and for Cotton crop in Adilabad, Warangal, Khammam and Guntur districts and for the remaining crops, the coverage is available under NAIS as in the previous crop season.
2. The Loanee farmers in respect of Redchilly crop would be covered under the Pilot WBCIS on Compulsory basis which is mandatory as per the guidelines of Govt. of India whereas it is voluntary for Non-loanee farmers.
3. Non-loanee farmers interested in the pilot WBCIS for Redchilly crop in the above mentioned districts can insure their crops through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
4. The sum insured is pre-defined & fixed per acre/hectare. **In the declaration, the extent of area to be reported shall have to be in hectares only.**
5. **The criteria for covering Loanee Farmers:**
  - a) All those farmers eligible for availing loans for Kharif season i.e., up to 15th July 2011 and who have loan sanction on the basis of farmer's loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. All the KCC and Crop OD A/Cs where the sanctions are valid for three years shall be covered. Besides this category, the farmers who obtain sanctions/disbursements afresh prior to the stipulated date can also be covered. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan as per the scheme provisions. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.
  - b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., (Rs. 30000/- per acre) **Rs.75,000/- per Hectare** in respect of **Guntur district** and (Rs.20,000/- per acre) **Rs.50,000/- per Hectare** in respect of **Warangal** and **Khammam** districts. The area under cultivation for Red Chilly crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her 'Maximum Borrowing Limit' (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per hectare will be the **Actual Sum Insured** to be treated for payment of premium .

**Illustration:**

For ready reference, an illustration is given hereunder to workout the Sum insured and **Calculate the Premium** since the procedure of coverage in respect of Loanee farmers is different from that of NAIS

**Example 1:**

If a farmer owns and cultivates **1hec** (2.5acres) **Red Chilly** Crop in **Guntur district**, the coverage shall be based on the sanction of Crop production loan.

1hec\* Rs.75,000 (predefined sum insured) = **Rs.75,000.00**

Premium Rate: **4.90%**

So Premium to be remitted=75,000 \*4.90%= **Rs.3,675/-**

Premium to remitted per acre= **Rs.1,470/-**

**Example: 2**

If a farmer owns and cultivates **1hec**(2.5acres) **Red Chilly** in **Warangal or Khammam Districts**, the coverage shall be based on the sanction of Crop production loan.

1hec\* Rs.50,000 (predefined sum insured) = **Rs.50,000.00**

Premium rate =**4.90%**

So Premium to be remitted=50,000 \*4.90%= **Rs.2,450/-**

Premium to remitted per acre= **Rs.980/-**

- ❖ Same procedure can be followed in case of both S/M and other farmers as the subsidy for which they are entitled is uniform under WBCIS.

- c) Declarations has to be submitted Mandal wise (Reference unit area wise) for Groundnut crop under WBCIS and for remaining crops, coverage is available under NAIS and declarations has to be submitted by the banks as in previous seasons.
6. In case of Non-loanee farmers, the farmers shall declare the 'area under cultivation' for each Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared area multiplied by sum insured per acre or hectare as the case may be.
7. Copies of the 'Proposal Form', 'Loanee Declaration Format', 'Non-loanee Declaration Format' and 'Non-loanee Declaration Format for Insurance Intermediary' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid 5% of net premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case any clarification is required.
8. Branches have to report to Nodal point and Nodal banks have to submit the consolidated Mandal wise declarations along with the premium DD to AIC by **31<sup>st</sup> of August 2011**. DD has to be drawn in favor of "**AIC of India**" payable at Hyderabad vide A/c no **008010200023922**

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS KHARIF, 2011 FOR REDCHILLY CROP - LIST OF CULTIVATORS**

List to be enclosed with the relevant declaration form along with DD

**Annexure XII**

Crop:			Name of the Bank & Branch:					LOANEE FARMERS			
S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Farmer's Share Rs./-	Farmer's Bank Account Details	
										Farmer's Bank Account No.	Bank & Branch Address
1											
2											
3											
4											
5											
6											
7											
8											

Authorised Signatory:

Place:

Date:

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS KHARIF, 2011 FOR RED CHILLY CROP - LIST OF CULTIVATORS**

List to be enclosed with the relevant declaration form along with DD

**Annexure XIII**

Crop:			Name of the Bank & Branch:					<b>NON LOANEE FARMERS</b>			
S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Farmer's Share Rs./-	Farmer's Bank Account Details	
										Farmer's Bank Account No.	Bank & Branch Address
1											
2											
3											
4											
5											
6											
7											
8											

**Authorised Signatory:**

Place:

Date: